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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1984

TO HIS EXCELLENCY
WILLIAM O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1984

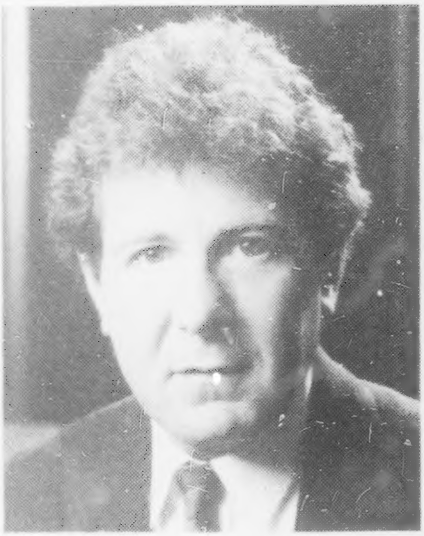
We Dedicate This Annual Report to the Memory of

Senator William J. Sullivan

1928-1984

Who Served as Chairman of the Banks Committee
of the Connecticut General Assembly
from 1978 to 1984

Governor William A. O'Neill



Commissioner Brian J. Woolf

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STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1984

BRIAN J. WOOLF
BANKING COMMISSIONER

HOWARD B. BROWN
DEPUTY BANKING COMMISSIONER

State Office Building, Hartford, Connecticut 06106

BANKING COMMISSIONER'S REPORT

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

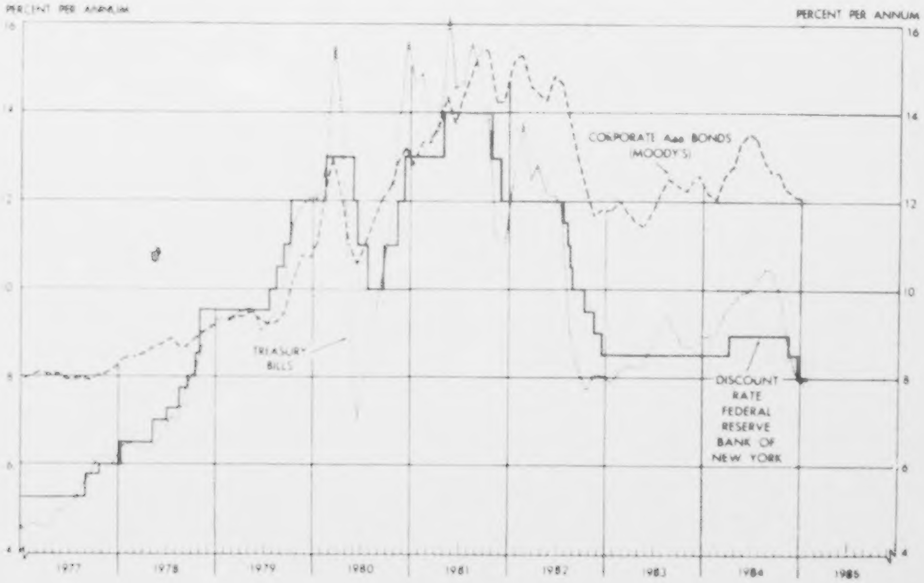
Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended Dec. 31, 1984. The report sets forth the condition of the various entities examined by the Department of Banking with comments and recommendations.

Economic Conditions

1984 was a year during which the economic recovery was consolidated; all sectors of the economy experienced steady and significant expansion. Gross National Product, the principal indicator of economic performance, increased at the rate of 10.9% in 1984 to $3.7 trillion. The real increase in GNP, after adjusting for the approximate 4% increase in prices, was 6.9%, a very healthy growth rate for real output.

Industrial output, measured by the Index of Industrial Production, increased by 10.8% during 1984, while capacity utilization increased from 75.2 to 81.7 percent at year-end. Average weekly earnings increased at the modest rate of 4.8%, while employment increased by 4.1%. The unemployment rate fell during 1984 from 9.6% to 7.5% of the civilian labor force.

Chart 1



Source: Economic Indicators

Personal income amounted to $3.0 trillion in 1984, a 9.8% increase over 1983. Personal consumption outlays were $2.4 trillion and personal taxes were $435 billion, leaving $157 billion in personal savings, a 33% increase over the previous year. Savings as a percent of disposable income increased from 5.0 in 1983 to 6.1 in 1984.

As shown in Chart 1, short-term interest rates rose during much of the year and fell during the last four months. The three-month treasury bill rate averaged 9.6% for the year. Long term rates, rates on triple A corporate bonds for example, increased during the first half of the year and fell in the second half, ending the year more or less where they started. On average the corporate bond rate was 12.7% for the year.

In real terms current interest rates are extraordinarily high. In 1976 and 1977, for example, the three-month treasury bill rate averaged around 5.0% and the corporate bond rate was about 8.0%. At the same time, the rate of inflation was about 6% per year, which implies that in real terms, taking account of the average increase in prices, the rate of interest for three-month treasury bills was negative, and was only about 2% for corporate bonds. Small wonder, then, that the demand for credit was inordinately high and that subsequently the rate of inflation increased even further. In 1983 and 1984, on the other hand, the three-month treasury bill rate averaged about 9%, the corporate bond rate was about 12.4%, and the annual rate of inflation was approximately 3.8%. Thus the real short-term interest rate exceeded 5% and the real rate for corporate bonds was about 8.5% during 1983 and 1984.

Despite these high real interest rates, 1984 was the best year for housing starts since 1979. Residential construction increased by 21% and commercial and industrial construction were up by 31.2%. Sales of consumer durable goods, including automobiles, increased by about 18.5% during 1984.

Financial institutions in Connecticut contributed to the continuing economic recovery. Banks and thrift institutions in Connecticut, including state and federally chartered institutions, experienced a $5.3 billion increase in assets during the year. At year-end total assets for all banks and thrifts stood at $53.0 billion, an 11.2% annual growth. Assets at banks grew by $2.8 billion, a 14.4% increase, and assets at thrift institutions grew by $2.5 billion, or 9.1%, during 1984.

Total deposits increased by $3.8 billion to $44.1 billion, which is a 9.6% growth rate. Commercial banks accounted for $2.1 billion of the increase in deposits, a growth rate of 13.7%, while thrift institutions had a $1.7 billion increase, or 7.1% for the year.

Because of rising interest rates, which increased the cost of funds to banks and thrift institutions, net income for financial institutions overall declined by 6.2% to $289.2 million during 1984. Commercial banks' net income increased by 16.0% because they were able to increase the yield on their loans sufficiently to maintain an adequate spread. Thrift institutions, on the other hand, experienced a 31.5% decline in earnings. Because their loan portfolios are of longer maturity, thrifts have a harder time maintaining a positive spread when the cost of funds rises rapidly.

Issues In Banking

Interstate banking continued to be the paramount issue facing the banking industry in 1984. At the federal level, Congress failed to pass a banking bill outlining permissible interstate expansion routes for banks. In turn, the U.S. Comptroller of the Currency lifted a self-imposed moratorium and gave preliminary approval to 108 limited service, or "nonbank banks." These were designed to skirt federal prohibitions on interstate banking by offering limited services, thus avoiding the federal Bank Holding Company Act's definition of a bank.

Connecticut remained in the vanguard of interstate banking, amending its 1983 interstate banking law to prohibit nonbank banks within the state's borders. However, the regional experiment in interstate banking permitted by that 1983 law, the first to go into effect in the nation, had yet to be tested in 1984 due to court challenges.

In March 1984, the Federal Reserve Board endorsed regional interstate banking by approving two proposed mergers between Connecticut and Massachusetts bank holding companies. That decision was upheld by the U.S. Court of Appeals for the Second Circuit, but its effectiveness was delayed by a further appeal for a hearing by the U.S. Supreme Court.

The Connecticut interstate banking law was also under constitutional challenge in another suit filed in October 1984 in U.S. District Court in Hartford.

Related to the deregulation of the banking industry was the unprecedented growth of new banks in Connecticut in 1984. Four new state-chartered financial institutions opened in 1984, and eight more were in the process of organizing, under temporary certificates of authority.

ADMINISTRATION

Administration of the Department of Banking is the responsibility of the Commissioner and Deputy Commissioner, assisted by a staff comprising two executive assistants, a publicist, a senior economist, a senior banking adviser, four banking advisers, an undergraduate intern, and seven secretaries. The administrative division also included, as of year-end 1984, the business office, directed by an administrative services officer 3, with an administrative services officer 1, a personnel officer, a personnel assistant, a business services assistant, an accountant 1, a financial clerk, a clerk and a chief telephone operator.

The Banking Commissioner establishes policy for all departmental functions, provides supervision and control over examination procedures and techniques, issues interpretive rulings, analyzes and interprets economic trends, and evaluates legislation as it affects the industry and the public. By statute, the Commissioner serves ex officio on the board of the Connecticut Housing Finance Authority.

Public Outreach

The Department of Banking assists the institutions it regulates and the public in understanding and complying with new federal and state laws relating to the banking and securities industry and the various communities that they serve. Representatives of the Department of Banking have given freely of their time to address groups throughout the state and to represent the department at regional meetings. In addition, staff members have participated in conferences, workshops and panel discussions and have provided testimony and resource information to federal and state legislators, addressing many new issues that concern both consumers and the industry.

Dealing with consumer complaints and inquiries is a high priority for the Department of Banking. Each division has assigned personnel and established procedures so that complaints and inquiries relating to banking practices, securities dealers and advisers, business opportunities, and consumer credit are responded to promptly. Complaints alleging discriminatory or other illegal practices are investigated and appropriate administrative action in taken in a timely manner. The department is also responsible for administering the [Rental] Security Deposit Act. Complaint files are maintained regarding security deposits, and a staff person is responsible for attempting to resolve landlord-tenant disputes concerning return of deposits.

The department conducts a Consumer Interest Rate Survey six times a year. Rate data on four types of consumer loans, including fixed- and variable-rate mortgages, are compiled and summarized in a report for distribution to the public. This report provides consumers with useful information to enable them to shop for the best loan rate offered by competing financial institutions.

Research

Mortgage loan data submitted by lenders in Home Mortgage Disclosure Statements are compiled annually, and a report is prepared that analyzes and summarizes this data by geographical location. The raw data are stored on machine-readable magnetic tape and are accessible on demand. Hard copies of the data are available to interested parties. During the past year, copies have been supplied to public interest groups, local planning agencies and financial institutions.

Quarterly financial data are compiled for each of the regulated depository institutions. These data are analyzed for use in evaluating bank performance in the examination procedure, and are published annually in the Report of the Banking Commissioner.

Educational and Training Programs

Upgrading and improving skills are high priorities for the Department of Banking examiners. Examiners attend an annual seminar at which current industry and regulatory problems are presented and discussed by experts. In addition, examiners periodically participate in formal educational and training programs sponsored by industry and by federal regulatory agencies. These programs are critical to keep examiners abreast of changing laws and regulations, and to assure competency of examiners at a time when rapid changes are occurring in the banking industry.

Equal Opportunity and Affirmative Action

The commitment of the Department of Banking to equal employment opportunity and affirmative action have an impact on the personnel profile, not only in hiring, but in developing programs to upgrade present staff. During 1984, eighteen permanent positions were filled by new employees comprisng ten females and eight males. Two black males, two black females and two Hispanic females were included in this group. In addition, eight summer and other temporary workers were hired, of which six were females, including one black, and two were males, one of whom was black.

Special efforts to reach potential female and minority applicants are made in recruitment for each opening. The Connecticut Careers Trainee positions are being used to bring minority and female candidates into the department. All relevant experience and training, including volunteer experience, is considered in determining the qualifications of applicants for employment. The department provides special programs and opportunities for the clerical staff to be promoted into professional positions. One such para-professional trainee positions was filled as of year-end 1984.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1984, were as follows:

Receipts

Examination of banks, etc. assessed in accordance with Section 36-12a, as amended	$3,083,726
Other license and examination fees	577,679
Registration, filing and transfer fees from securities brokers, etc.	1,732,266
Registration of securities	1,833,067
Branch, merger, new bank and holding company application fees	54,500
Sales and miscellaneous receipts	25,212
Total Receipts	$7,306,450

Expenditures

Personnel services	$3,333,987
Fringe benefits	1,308,181
Travel expenses, including motor vehicles rentals and repairs	238,485
Other expenses	612,095
Total Expenditures	$5,492,748
Increase (Decrease) in Banking Fund Balance	1,813,702
Total	$7,306,450

BANK EXAMINATION DIVISION

The Bank Examination Division is responsible for the supervision of state-chartered bank and trust companies, savings banks, and savings and loan associations. This division also issues licenses to money forwarders and has responsibility for analyzing branch applications, mergers, conversions, and new bank applications. As of Dec. 31, 1984, this division was comprised of a director, two assistant directors, 36 examiners, and eight support personnel.

Condition and Operating Results[1]

State-chartered bank and trust companies, savings banks, and savings and loan associations had total assets of $30.8 billion as of Dec. 31, 1984. This represents a 10.9% increase over the $27.8 billion reported at year-end 1983. During this same period, total deposits increased from $24.4 billion to $27.1 billion, or 10.9%. Aggregate capital increased 15.0% from $1.7 billion to $2.0 billion. Following is a synopsis of these changes by type of institution:

(Amounts in Thousands)

	12-31-83	12-31-84	% Increase
Total Assets			
Bank and Trust Companies	$ 7,230,211	$ 8,569,240	18.5%
Savings Banks	19,080,784	20,487,531	7.4
Savings and Loan Associations	1,460,354	1,765,975	20.9
	$27,771,349	$30,822,746	10.9%
Total Deposits			
Bank and Trust Companies	$ 6,240,147	$ 7,384,756	18.3%
Savings Banks	17,016,969	18,315,253	7.6
Savings and Loan Associations	1,185,125	1,416,952	19.5
	$24,442,241	$27,116,961	10.9%
Total Capital			
Bank and Trust Companies	$ 469,148	$ 550,312	17.3%
Savings Banks	1,194,532	1,360,872	13.9
Savings and Loan Associations	60,059	70,662	17.7
	$ 1,723,739	$ 1,981,846	15.0%
% of Capital to Total Assets			
Bank and Trust Companies	6.49%	6.42%	
Savings Banks	6.26%	6.64%	
Savings and Loan Associations	4.11%	4.00%	

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[1] For comparative purposes, figures have been adjusted to reflect the merger of First Bank, New Haven, New Britain Bank and Trust Company, and Terryville Trust Company into Connecticut National Bank, Hartford *and* the conversion of Mechanics and Farmers Savings Bank, Bridgeport, and Tolland Bank from state-chartered to federal savings banks.

Structure

As of Dec. 31, 1984, there were 36 state bank and trust companies. These institutions operated 278 domestic and two foreign branches. Seventeen bank and trust companies operating trust departments managed aggregate assets of $5.7 billion. Two new institutions, Old Saybrook Bank and Trust Company and Landmark Bank, Hartford, opened for business in 1984. Furthermore, as of Dec. 31, 1984, the following state bank and trust companies were in the process of organizing under the authority of temporary certificates:

Bank of Southeastern Connecticut, Waterford
Fairfield First Bank & Trust Company, Fairfield
Bank of Darien, Darien
Shoreline Bank and Trust Company, Madison
Bank of Waterbury, Waterbury
Founders Bank, New Haven

During 1984, First Bank, New Haven, New Britain Bank and Trust Company, and Terryville Trust Company, all of which were subsidiaries of First Bancorp, Inc., New Haven, merged with and into Connecticut National Bank, Hartford. Tables No. 1 through 11 contain detailed financial information on state bank and trust companies.

There were 55 state-chartered savings banks, consisting of 51 mutual and four capital stock institutions. These institutions operated 379 branches. Six savings banks operating trust departments managed aggregate assets of $46.8 million. Advest Bank, Hartford, opened for business as Connecticut's first "de novo" capital stock savings bank during 1984. Also, two institutions, Society for Savings, Hartford and Suffield Savings Bank converted from mutual to capital stock institutions during the year. Furthermore, as of Dec. 31, 1984, two capital stock savings banks were in process of organization under the authority of temporary certificates. These two institutions were Colony Savings Bank, Wallingford and Community Savings Bank, Bristol.

Also during 1984, Citizens Savings Bank, Stamford merged with and into South Norwalk Savings Bank. The resulting institution was named Gateway Bank. Two mutual institutions, Mechanics and Farmers Savings Bank, Bridgeport and Tolland Bank, converted to federal savings banks. Tables No. 12 through 20 contain detailed financial information on state-chartered savings banks.

There were 16 state-chartered savings and loan associations consisting of ten mutual and six capital stock institutions. These associations operated 54 branches. One new capital stock institution, Sentry Savings and Loan Association, Stamford, opened for business in 1984. Also, the Savings and Loan Association of Southington converted from a mutual to a capital stock association. Tables No. 22 through 28 contain detailed financial information on state-chartered savings and loan associations.

Federal Institutions

In addition to state-chartered financial institutions, 14 national banks, operating 330 domestic and two foreign branches, had total assets of $13.5 billion. Sixteen federal savings and loan associations had aggregate assets of $6.4 billion and operated 74 branches. Also, there were six federal savings banks, which operated 54 branches, with total assets of $2.3 billion. National banks are supervised by the Office of the Comptroller of the Currency. Federal savings and loan associations and federal savings banks are supervised by the Federal Home Loan Bank Board.

Deposit Insurance

The deposits of all banks and savings and loan associations operating in Connecticut are insured by either the Federal Deposit Insurance Corporation (FDIC) or the Federal Savings and Loan Insurance Corporation (FSLIC) to a maximum of $100,000 per account. The deposits of state bank and trust companies, savings banks, and national banks are insured by the FDIC. The deposits in state and federal savings bank loan associations are insured by the FSLIC. Deposits in federal savings banks may be insured by either the FDIC or the FSLIC.

Federal Reserve System

One state-chartered bank and trust company is a member of the Federal Reserve System. All national banks are required to be members. The Federal Reserve Board of Governors implements the nation's monetary policy, principally through the use of techniques such as open market security transactions, setting reserve requirements on deposits, and establishing the discount rate, i.e. the rate which member banks must pay when they borrow from their district Federal Reserve Bank.

Federal Home Loan Bank System

All savings and loan associations in Connecticut, both state-chartered and federal, and federal savings banks, are required to be members of the Federal Home Loan Bank of Boston. Membership is optional for other thrift institutions, and 31 state-chartered savings banks are also members. Membership affords thrifts the opportunity, among other things, to borrow funds for investment purposes as well as to meet liquidity needs in the event of disintermediation.

Bank Holding Companies

100% of the stock of 13 state bank and trust companies and five national banks with combined assets of $19.6 billion are owned by 13 bank holding companies. With the exception of First Connecticut Bancorp, Inc., Hartford, which is the parent of four subsidiary institutions, and Northeast Bancorp, Inc., Stamford, which has three bank subsidiaries, all of the other companies are one-bank holding companies. Please refer to Table No. 25 for detailed information.

Savings Bank Life Insurance

Nineteen savings banks are members of the Connecticut system of Savings Bank Life Insurance, offering ordinary and group life insurance policies at rates that are among the lowest available to the consumer. Information on this activity is contained in Table No. 29.

Money Forwarders

There were 11 money forwarders, non-bank issuers of money orders or travelers checks, licensed at the end of 1983. Many retail businesses in Connecticut act as agents for these companies, which are listed in Table No. 30.

Supervision

During the year, all depository institutions regulated by the Bank Examination Division were examined. The majority of these examinations were routine, periodic examinations for the purpose of monitoring compliance with statutory requirements and to ensure that banking practices and internal policies met uniformly high standards. Directors each received a confidential report of examination and had an opportunity to discuss the findings with members of the examining staff. In addition, several follow-up examinations for the purpose of monitoring progress toward correcting deficiencies and several examinations pursuant to merger activities were conducted.

CONSUMER CREDIT DIVISION

The Consumer Credit Division is responsible for enforcement of Connecticut's laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, consumer collection agencies, Truth-in-Lending, and other consumer credit laws.

Connecticut is one of five states authorized by the Federal Reserve Board to hold an exemption from the Federal Truth-in-Lending Act, thereby permitting local enforcement of the Truth-in-Lending Law.

Connecticut has held such an exemption since August 1970. Effective Oct. 1, 1982, Connecticut's exemption was reaffirmed by the Federal Reserve Board under the Truth-in-Lending Simplification Act.

The Division is comprised of a director, an assistant director, seven examiners, and one support person. In addition, a full time examiner affiliated with the Bank Examination Division is assigned to consumer complaints and works closely with the Consumer Credit Division.

Disclosure of the Cost of Credit (Truth-in-Lending)

During 1984, the Consumer Credit Division conducted approximately 800 inspections of creditors subject to the requirements of the Truth-in-Lending Act and Regulations. These examinations covered state-chartered banks, state-chartered credit unions, entities licensed by the Consumer Credit Division, retail businesses of all types, and automobile dealers. The degree of compliance remains high, with technical violations constituting the bulk of the non-compliance observed.

Creditors found to be in violation of the Truth-in-Lending regulations are required to rebate overcharges, issue corrected disclosure statements where applicable, or issue additional rights of rescission where such rights were improperly administered initially. In addition, such creditors are required to advise the Department of their plan to prevent similar violations from occurring in the future.

The staff of the Consumer Credit Division provides creditors subject to the Truth-in-Lending Act with substantial assistance in complying with the requirements of the Act. Counseling is offered to creditors during the examination process as well as afterward to assure compliance. From time to time, trade associations and other groups present formal educational programs in which staff members participate. The large volume of consumer inquiries received by the Division are used as an opportunity to educate the public on how to best use the information creditors are required to disclose.

Small Loan Licensees

There were 68 small loan licensees in 33 communities at the close of the year.

During the year, one new licensee was granted, and three were surrendered for cancellation.

The dollar amount of loans outstanding as of Dec. 31, 1984 was $73,981,364, an increase of 11.4% since Dec. 31, 1983. The number of loans outstanding decreased 1.4% over the same period to 48,405 as of year end.

A total of 36,060 loans were made during the year, of which 35,119, or 97.4% were unsecured, and 941, or 2.6%, were secured by various forms of property. Of the total 941 secured loans made, 173 or 18.4% were secured by real estate, 705 or 74.9% were secured by automobiles, and 63 or 6.7% were secured by miscellaneous personal property.

As of Dec. 31, 64 small loan licensees had secondary mortgage loan licensees operating on the same premises. These licensees had 5,349 secondary mortgage loans outstanding, totaling $78,885,317 at year end, an increase of 51, or 1.0%, in number of loans and an increase of $8,459,923, or 12.0%, in dollar amount. Similarly, affiliated sales finance company licensees are permited to operate on the same premises as small loan licensees. Sixty such licensees had 19,359 retail installment contracts outstanding totaling $12,564,255 as of Dec. 31.

The following additional "other business" authorizations were in effect as of Dec. 31:

Leasing Personal Property	3
Six Percent Single Payment Loans	1
Lending for Business and Commercial Purposes	4
Income Tax Preparation	39
Sale of Traveler's Checks	1

Sales Finance Companies and Retail Installment Sales Financing

Two types of sales finance company licenses are issued by the banking commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business, and a regular license is issued to all others conducting the sales finance business. Licensees are examined for compliance with the Retail Installment Sales Financing Act (Chapter 733 of the General Statutes) and the Truth-in-Lending Laws.

On Dec. 31, 1984, there were 89 regular licenses and 60 limited licenses in effect. During the year, 12 new regular licenses were issued and 10 were surrendered or not renewed. During this period, no new limited licenses were issued and one was surrendered for cancellation or not renewed. In addition, one license was transferred from limited status to regular status upon surrender of the affiliated small loan license, and one was transferred from regular status to limited status upon the issuance of a small loan license at the same premises.

Debt Adjusters

Since Oct. 1, 1979 all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the banking commissioner to do so, have been prohibited. At that time only one organization was known to be offering such a service — Consumer Credit Counseling Service of Connecticut, Inc. A license was issued to this organization on Oct. 2, 1979 and it has remained active since.

There have been no additional applications for licenses to engage in the debt adjuster business.

Consumer Collection Agencies

As of Dec. 31, 1984, there were 183 consumer collection agencies licensed. During the year, 29 new licenses were issued and eight existing licensees failed to renew or voluntarily surrendered their licenses.

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued by the banking commissioner to distinguish between secondary mortgage loan licensees who actually grant such loans as a lender and those who simply arrange loans to be granted by others. Licenses issued to the latter are designated "broker only." As of year end, 458 secondary mortgage loan licenses were outstanding, of which 168 were designated "broker only." Of the remaining 290 secondary mortgage loan lenders, 64 were licensed to operate on the same premises as small loan licensees.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, an assistant director, seven field examiners, and five support personnel. The division examines and supervises 133 state-chartered credit unions and meets with officers and directors of each credit union in order to review the findings of the examination report. The division also offers assistance to new credit unions in an effort to ensure that directors, officers and committees understand their responsibilities and obligations under the law.

Condition and Operating Results

Membership in state-chartered credit unions increased during 1984 despite a reduction in the number of credit unions, due to three liquidations, four mergers with federal credit unions and three conversions to federal charters. If the year-end 1983 data are adjusted to exclude merged and liquidated credit unions, membership shows a healthy gain of 9,786 in 1984 to 192,644. Similarly, there was a 14.74% increase in credit union assets, or $42.4 million, bringing total assets to $330.3 million at year-end 1984. Net loans to members increased by more than $59.7 million to $250.5 million. However, other investments, which included Constitution State Corporate Credit Union, Inc., decreased $20.6 million to $53.2 million, or 27.86%. U.S. Government Obligations increased $2.5 million to $12.8 million, or 24.27%. Debts and other liabilities increased by $.4 million.

Total members' shares increased by $38.5 million in 1984, totaling $302.4 million and representing a 14.60% growth when 1983 figures are adjusted for the mergers and liquidations. There was a $3.5 million increase in members' equity in 1984, comprised of an approximately $2.0 million increase in reserves and a $1.5 million increase in undivided earnings. This increase brought total equity to $19.2 million as of year-end.

Comparative aggregated balance sheet data for 1983 and 1984 are shown in Table No. 36. Balance sheet data for individual credit unions are contained in Tables 38 and 39.

Constitution State Corporate Credit Union has not been included in the consolidated financial accounts because its members are credit unions, and its assets and liabilities are largely the liabilities and assets of credit unions already included in the consolidation.

Earnings

During 1984, gross operating income of state-chartered credit unions amounted to $39.0 million, a $6.9 million, or 21.5%, increase over the previous year's income. Operating expenses decreased $97,000 or .68%, with the result that net income from operations was $24.9 million, a 21.6% increase over 1983's income from operations.

Income was derived primarily from interest earned on loans to members, which increased $5.8 million, or 23.3%, over the 1983 figure. Increase in operating expenses of $1,200,000 is due largely to a $435,000 increase in office occupation and office operations and a $434,000 increase in employee compensation and benefits.

Dividends paid to members in 1984 were $21.3 million, which represents a payout rate of 85.6% of net income from operations. A non-operating loss of approximately $99,000 was realized in 1984, and $1.9 million was transferred to reserves, leaving $1.6 million as the increase in undivided earnings in 1984. Undivided earnings at year-end 1984 were 38.64% greater than at year-end 1983.

Of the 132 state-chartered credit unions, excluding Constitution State Corporate, six paid dividends greater than 9%, 18 paid dividends between 8% and 9%, 13 paid dividends between 7% and 8%, 27 paid dividends at 7%, 33 paid dividends between 6% and 7%, 15 paid dividends between 5¼% and 6%, 10 paid dividends less than 5¼%, one paid no dividends, and nine paid variable split rates from 5% to 10%. Fifteen credit unions gave interest on loan rebates to borrowing members for the year 1984. These rebates ranged from 5% to 27% and were voted on by directors. The breakdown of income, expenses and the disposition of earnings is shown in Table No. 40.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions as a central credit union, providing the means by which member credit unions may invest surplus funds. It lends funds to member credit unions with excess demand for loans by individual members.

Investments by member credit unions, both federal and state-chartered, in Constitution State Corporate decreased from $231.2 million to $187.0 million, a decrease of 19.1%. Net loans to member credit unions increased from $2.8 million to $8.3 million, up $5.5 million or 196.4%, while investments in securities, primarily short-term instruments and share accounts, decreased from $242.8 million to $192.4 million at year-end 1984.

Net operating income of Constitution State Corporate was $23.9 million, of which $23.0 million, or 96.2%, was paid out as dividends to member credit unions.

Structure

Exclusive of Constitution State Corporate, there were 132 state-chartered credit unions with total assets of $330.3 million at year-end 1984 in Connecticut. During the year, three credit unions were liquidated, two state-chartered credit unions were merged into other state-chartered credit unions, four state-chartered credit unions merged into federally chartered credit unions, one federally chartered credit union merged into a state-chartered credit union, and three credit unions converted to a federal charter. Details of these changes are found in Table 42.

Average asset size of state credit unions was $2.5 million. Twenty-nine credit unions, comprising 22.0% of all credit unions, had assets of $2.0 million or more. These credit unions accounted for 83.6% of all assets. The smallest, 28.8% of the credit unions each had assets of less than $250,000; they accounted for 1.6% of all assets. Table 43A presents selected balance sheet items arranged by asset size of credit unions.

There were 252 federally chartered credit unions in the state of Connecticut with total assets of $1,293.0 million as of year-end 1984, which represents an increase of 19.9%. The average asset size of federal credit unions was $5.1 million.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is responsible for the following areas subject to the general supervision of the Banking Commissioner: 1) the registration of Tender Offers, Securities and Business Opportunity programs for sale in Connecticut; 2) Broker-Dealer and Investment Adviser and Agent registration; 3) routine examinations of Broker-Dealer and Investment Adviser registrants; and 4) enforcement of the Tender Offer, Securities and Business Opportunity laws.

As of year-end 1984, the division was comprised of a division director, an assistant division director, a director of enforcement, eleven examiners, three Connecticut Careers Trainees and fourteen support personnel.

Activities

Jursidiction of the Banking Commissioner over the Tender Offer, Securities and Business Opportunity laws emanates from Chapters 661a, 662 and 662a of the Connecticut General Statutes, respectively.

In connection with the Securities and Business Opportunity laws, as of the year-end 1984, 30,680 persons were registered to engage in selling securities and to offer advice and management services regarding investments in securities. This represents 24% increase over the number of registrants in 1983. Fifty-five percent of those registered were engaged in the general brokerage business. (Tables 51, 52, 52a and 53).

In 1984, 4,340 registration statements of securities issuers were received prior to their sale in Connecticut. Fifty-one registrations by sellers of business opportunity programs were received. Nineteen business opportunity registrations were renewed. There was one tender offer registered during 1984. (See Table No. 55).

During 1984, 260 securities complaints were processed and 460 inquiries were received. Also, during 1984, 14 routine broker-dealer and 30 investment adviser examinations were undertaken. One hundred eighty-three securities and eight business opportunity investigations were initiated. Eleven cease and desist orders were issued in the securities area compared to a total of seven the previous year. Three securities matters were referred for criminal action (See Table No. 56). Of all the complaints processed and investigations opened, most were resolved on the administrative level. Many such administrative resolutions took the form of requiring those believed to be violating the law to offer rescissions to investors, or to submit affidavits that no business would be conducted in Connecticut until they were properly registered or exempt from registration under the securities or business opportunity laws. Others were resolved by entering into consent agreements, or a combination of the foregoing.

In 1984, the Banking Commissioner referred to the Office of the Attorney General of Connecticut one securities complaint and two cases for enforcement of subpoenas. One securities complaint was referred to the New England Regional Office of the Securities and Exchange Commission.

In 1984, Counsel to the Banking Commissioner issued 4,885 interpretive opinions and exemption acknowledgements in the area of securities and 29 in the area of business opportunities. (See Table No. 57).

Exemptive Orders

On July 5, 1984 the Banking Commissioner issued an Order pursuant to Section 36-500-5(e) and Section 36-500-32(a)(6) of the Regulations of Connecticut State Agencies that enabled Connecticut to join the majority of states participating in the NASAA Central Registration Depository Temporary Agent Transfer Program. The Temporary Agent Transfer Program expedites and facilitates the transfer of agents from one broker-dealer to another in Connecticut. In the past, the transfer of broker-dealer agents had been hindered due to the failure of terminating broker-dealers to timely file a notice with the Commissioner on Form U-5. The Temporary Agent Transfer Program provides for a temporary transfer of registration for agents who terminated employment with a broker-dealer within the previous seven calendar days and without disciplinary reasons.

To participate in the Temporary Agent Transfer Program, a broker-dealer has to execute and file with the Commissioner, through the CRD, a broker-dealer undertaking and maintain sufficient funds on deposit with the CRD to pay the required regulatory fees. The effect of the Temporary Agent Transfer Program is to enable a broker-dealer agent to be temporarily transferred to a participating broker-dealer for a 21-day period, following which the registration is made permanent if a properly executed Form U-4 is filed on behalf of the agent. The temporary transfer of registration for agents does not relieve a terminating broker-dealer from the requirement of filing a Form U-5 within five days of termination of employment. In addition, the temporary agent transfer does not relieve any employing broker-dealer or its agents of liability imposed under the Connecticut Uniform Securities Act or its regulations or of any liability imposed at law or in equity.

By Order dated July 23, 1984, the Banking Commissioner stipulated that venture capital funds having certain types of characteristics are not within the intent of the definition of an investment adviser contained in Section 36-471(f) of the Connecticut Uniform Securities Act and therefore are not required to register under the Act. The Order is based on a number of findings, including the following: (i) the funds will invest a substantial part of their business in the securities of privately held companies; (ii) the sale of interests in the fund must be exempt under the prescribed section of the Regulations; (iii) the manager must not render advisory services to more than five funds having a Connecticut investor (other than Institutional Investors); and (iv) prescribed disclosure requirements, to the extent applicable, must be met.

By Order dated July 30, 1984 issued pursuant to Section 36-500-32(a)(6) of the Regulations of Connecticut State Agencies promulgated under Chapter 662 of the Connecticut General Statutes, the Connecticut Uniform Securities Act, the Banking Commissioner exempted investment advisers from the requirement of filing audited financial statements in some instances. The Order provided that:

(A) Investment adviser applicants and registered investment advisers who do not have custody or possession of clients' funds or securities and who do not require the prepayment of advisory fees six months or more in advance and in excess of $500 per client shall be exempted from the provisions in Section 36-500-8(a)(1) and Section 36-500-13(b)(2)(A)(ii) of the Regulations which require that reports of financial condition for investment advisers be examined in accordance with generally accepted auditing standards and reported upon with an opinion expressed by an independent certified public accountant or independent public accountant.

(B) Those investment adviser applicants and registered investment advisers described in paragraph 7(A) of this Order shall be in compliance with Section 36-500-8(a)(1) and Section 36-500-13(b)(2)(A)(ii) of the Regulations if the reports of financial condition submitted to the Department of Banking are not certified by an independent certified public accountant or independent public accountant.

LEGISLATION

During the 1984 session of the General Assembly, the following public acts affecting areas regulated by the Department of Banking were approved and signed into law:

Banks and Savings Institutions

P.A. 84-31, *An Act Repealing Provisions Concerning the Savings Banks' Deposit Guaranty Fund Board of Governor's Authority as Trustees in Liquidation of the Fund*, repealed Section 36-141a of the General Statutes (Section 36-141a provided that although The Savings Banks' Deposit Guaranty Fund of Connecticut, Inc., was terminated, the governing board would continue as trustees in liquidation of the corporation).

P.A. 84-35, *An Act Authorizing Investment in the African Development Bank*, amends Section 36-57(r) of the General Statutes and provides state bank and trust companies with specific authority to invest in the African Development Bank.

P.A. 84-71, *An Act Concerning the Confidentiality of Information Obtained by the Banking Commissioner*, amends Section 36-16 of the General Statutes and provides that a financial institution, or any of its directors, officers, employees, or agents, may not disclose any information unless otherwise a matter of public record, contained within the examination, operating or condition reports of that institution, without prior written consent of the Commissioner.

P.A. 84-84, *An Act Concerning Rental Security Deposits*, amends Sections 47a-21a(12), 47a-21(i), and 47a-21(j) of the General Statutes and allows a landlord to deduct unpaid utility bills from security deposits and clarifies that interest is payable on a security deposit for any tenancy whether or not a lease is in existence. Also, a "good faith claim" for damages, i.e., a claim for actual damages, cannot be asserted by the landlord unless the notice requirements in Section 47a-21(d) are satisfied.

P.A. 84-91, *An Act Amending Requirements for the Formation of a State-Chartered Savings and Loan Association and Capital Stock Association*, amends Sections 36-173 and 36-193j of the General Statutes and raises the minimum capital requirements for a newly formed mutual savings and loan association from $1 million to $2 million; raises the minimum capital requirements for a newly formed capital stock association from $500,000 to $2 million; and requires persons organizing a mutual savings and loan association or capital stock association to publish both a copy of the proposed articles of association and the time and place set for hearing on the proposed articles of association.

P.A. 84-102, *An Act Permitting Savings Banks to Invest in the Shares of an Unregistered Investment Company*, amends Section 36-96 of the General Statutes and authorizes state and federally chartered savings banks located in Connecticut to form an investment company which would invest in short term debt obligations. A state-chartered savings bank would be authorized to invest up to 10% of its assets in this investment company.

P.A. 84-103, *An Act Concerning Loans by Savings Banks to Wholly-owned Subsidiaries*, amends Section 36-97b of the General Statutes and authorizes a savings bank to invest its assets in commercial loans to its wholly-owned subsidiary without regard to the 15% of aggregate surplus accounts limitation on commercial loans to any one obligor. However, such commercial loans are subject to the overall 10% of assets limitation on a savings bank's investment in commercial loans.

P.A. 84-104, *An Act Concerning the Investment Powers of Savings Banks in the Stock or Shares of Investment Companies*, amends Section 36-96(12) of the General Statutes and provides that the stock or shares of the registered investment company which savings banks are authorized to invest in, pursuant to 36-96(12), may be held by both state and federally chartered savings banks located in this state.

P.A. 84-164, *An Act Concerning Disclosure of Policies Regarding Deposit Availability and Use of Satellite Devices and Point of Sale Terminals*, amends Section 36-193 of the General Statutes and requires a banking institution to notify its customers in writing, and by the posting of a notice in each branch, of its policies regarding the applicable time limitations on the customer's right to draw on checks that have been deposited in the customer's account. Also, it authorizes an out-of-state banking institution to use a satellite device or point of sale terminal in this state provided: (1) Such banking corporation obtains the permission of the owner of the satellite device or point of sale terminal; (2) The use is on a transaction fee basis; and (3) The transactions available to customers of the out-of-state banking corporations are limited to withdrawals, advances, and transfers do not include deposit transactions.

P.A. 84-166, *An Act Concerning the Definition of "Savings Bank" for Purposes of Savings Bank Life Insurance*, amends Section 36-142 of the General Statutes and expands the definition of savings bank for purposes of savings bank life insurance to include both mutual and capital stock savings banks.

P.A. 84-187, *An Act Amending the Investment Powers of State Chartered Savings and Loan Associations*, amends Sections 36-182c, 36-178(m), and 36-178(ff) of the General Statutes and permits a savings and loan association to invest up to 10 percent of its assets in commercial loans, provided that loans to any one entity is limited to 15 percent of the association's fund for contingent losses and undivided profits; a savings and loan association can accept demand deposits in connection with its commercial loan relationships; it prohibits a savings and loan association from making commercial loans under the 8% unrestricted investment provision of 36-178(m); and provides state-chartered savings and loan associations with trust powers.

P.A. 84-199, *An Act Increasing the Amount Payable Under an Annuity Contract Issued by an Insurance Bank*, amends Section 36-142(a)(5) of the General Statutes and raises the amount that may be paid by an insurance bank under an annuity contract in one year from $1,000 to $5,000; and provides for a maximum of $20,000 that an individual may receive in annuity payments from insurance banks and The Savings Bank Life Insurance Company in any one year.

P.A. 84-213, *An Act Permitting the Making of Certain Loans to Directors and Trustees of Savings Banks*, amends Section 36-101a of the General Statutes and expands the exception to the prohibition on making loans found in 36-101a, by allowing a savings bank to make the same loans and extensions of credit to its directors and trustees as it presently is permitted to make to its officers and employees.

P.A. 84-301, *An Act Concerning Fraudulent Use of An Automated Teller Machine*, amends Sections 53a-119 and 83-417 of the General Statutes and provides that the fraudulent use of an ATM occurs when a person obtains property by knowingly using a fraudulent manner an ATM with the intent to deprive another of property or to appropriate the property to himself or a third person; defines fraudulent use of an ATM; and provides that the fraudulent use of an ATM is a class C misdemeanor.

P.A. 84-329, *An Act Concerning Interstate Banking*, amends P.A. 83-411 and Sections 36-5a, 36-419(c), and 36-419(i) of the General Statutes and explicitly fixes the date at which the federal law definitions are incorporated into Public Act 83-411. Clarifies that the offices of Connecticut savings banks and savings and loan associations and their subsidiaries are excepted from the prohibitions on the establishment of offices in 36-5a(b). Subjects thrift institutions and their subsidiaries to the two office per year limitation now applicable to bank holding companies and their subsidiaries. Clarifies that a holding company and its affiliates together are entitled to no more than two new offices in Connecticut each year. Clarifies that the making of residential mortgage loans by out-of-state banking corporations does not constitute transacting business in Connecticut, and removes the requirement that such loans be closed in Connecticut. Prohibits the ownership of "non-bank banks" located in Connecticut by bank holding companies.

P.A. 84-373, *An Act Amending the Mortgage Foreclosure Protection Provisions*, amends Public Act 83-547 and Public Act 83-29 and redefines "underemployed person," by limiting the amount of income allowed a homeowner during the 12-month period immediately preceding the foreclosure action to an amount less than $50,000. When the residential real property is owned by more than one person, the aggregate earned income of all the homeowners will be added to determine if the amount is less than $50,000. A homeowner who files a defense to any action of foreclosure will be ineligible to apply for protection from foreclosure pursuant to this act. The homeowner has to apply for protection from foreclosure within 15 days of the return day.

P.A. 84-384, *An Act Concerning Residential Mortgage Loans Made By Out-of-State Lenders*, amends Section 36-5a(g) of the General Statutes and removes the requirement that a residential mortgage loan made in this state by an out-of-state banking corporation must be closed in this state.

P.A. 84-390, *An Act Concerning the Guarantee of Student Loans by Interstate Lenders*, amends Sections 10a-201, 10a-202, and 10a-204 of the General Statutes and authorizes the Connecticut Student Loan Foundation to guarantee loans issued by a Connecticut banking institution or other eligible Connecticut lender regardless of whether the borrower is a Connecticut resident or attending a Connecticut school.

Consumer Credit

P.A. 84-32, *An Act Concerning Notice of Change of Location by a Small Loan License*, amends Sections 36-229 and 36-232 of the General Statutes and permits a small loan licensee to relocate if the Commissioner finds that a relocation would not be detrimental to the convenience and advantage of the community or existing borrowers.

P.A. 84-61, *An Act Concerning Consumer Collection Agencies*, amends Sections 42-127(b) and 42-131 of the General Statutes and clarifies that licensing is not required of certain types of business whose primary activities do not include the collection of past due accounts; provides that the consumer collection agency must remit all monies collected within 60 days from the last day of the month in which money is collected; and prohibits consumer collection agencies from knowingly accepting for collection any debt to which collection fees in excess of 15% have been added by the creditor.

P.A. 84-63, *An Act to Clarify the Licensing Status of Secondary Mortgage Loan Brokers*, amends Section 20-329 of the General Statutes and clarifies that secondary mortgage loan licensees who conduct *only* brokerage business as defined in chapter 646a are exempt from the requirements of Chapter 392 pertaining to real estate brokers and salesmen.

P.A. 84-69, *An Act Concerning Fees Charged by Second Mortgage Lenders*, amends P.A. 83-460 and clarifies that section 2 of P.A. 83-460 affects only second mortgages made by second mortgage licensees under chapter 646a.

P.A. 84-212, *An Act Concerning Fire Insurance Requirements Set By Mortgage Lenders*, prohibits a mortgage lender from requiring that a prospective mortgagor, who makes application for a mortgage loan in Connecticut which is secured by mortgage on residential real estate located in Connecticut, obtain a fire insurance policy in excess of the replacement value of the premises as a condition for granting the mortgage.

Credit Unions

P.A. 84-58, *An Act Amending Filing Requirements for Certificates of Organization of Credit Unions,* signed by the Governer on May 2, 1984, eliminates the requirement that a certified copy of a credit union's certificate of incorporation and any amendments thereto be filed with the town clerk in each town where a credit union has a place of business.

P.A. 84-62, *An Act Authorizing the Purchase of the Business and Assets of Credit Unions by Other Credit Unions,* which became effective May 2, 1984, clarifies that Section 36-30 of the General Statutes should not be construed to preclude a state or federally chartered credit union from purchasing all or part of the assets and business of a state-chartered credit union. The legislation also clarifies that Section 36-30 should not be construed to preclude a state-chartered credit union from purchasing all or part of the assets and business of a federally chartered credit union.

P.A. 84-65 became effective on May 2, 1984. Entitled, *An Act Concerning the Central Credit Union,* this legislation permits the Central Credit Union to accept equity investments of, in the aggregate, up to 10% of its assets from financial institution which are not members. The Act also permits the Central Credit Union to provide custodial or safekeeping services for the securities of its members. In addition, the legislation increases the ceiling on borrowings by the Central Credit Union from 60 to 100% of paid-in and unimpaired capital and surplus. The legislation also permits the Central Credit Union to enter into securities repurchase arrangements and provided that such arrangements should not be treated as collateralized loan transactions.

P.A. 84-93, *An Act Concerning Credit Union Mortgages,* reduces the number of appraisers required in connection with a secured loan from two to one. It also raises the ceiling on the total amount of loans secured by real estate mortgages to 60% of a credit union's paid-in and unimpaired capital and surplus. The Act also deletes the requirement that loans secured by real property not exceed the greater of $5,000 of 1% of paid-in and unimpaired capital and surplus for credit unions having assets of less than $2,000,000. In addition, P.A. 84-93 deletes the $55,000 ceiling on loans made by credit unions with assets of $2,000,000 or more. The Act also eliminates differentiated treatment with respect to credit unions having assets over $2,000,000 but less than $10,000,000. This legislation deletes the exclusion contained in Section 36-198b(f) for attorneys' fees, title search fees, waivers and closing or recording fees from the computation of "charge incident to the making of a loan" under Section 36-206. Finally, the Act provides that permissible security for a loan could consist of a secondary mortgage on real property whose net equity value is at least 20% of the appraised value of real estate following the grant of the secondary mortgage. P.A. 84-93 became effective on May 2, 1984.

P.A. 84-125, *An Act Concerning Credit Union Capitalization,* permits credit unions to issue membership shares to their members. This legislation became effective on Oct. 1, 1984.

Securities and Business Investments

In 1984, there were no amendments to Chapter 661a, the Tender Offer Act, or to Chapter 662, the Connecticut Uniform Securities Act.

P.A. 84-67, which became effective on Oct. 1, 1984, amended *Chapter 662 of the Connecticut General Statutes, the Connecticut Business Opportunity Investment Act.* The principal changes made by P.A. 84-67 include: The Act increases the disclosures included in the disclosure document provided to purchaser-investors. Specifically, the Act requires business opportunity sellers to disclose to purchaser-investors the actual services the purchaser-investors undertake to perform, including, but not limited to, compliance with procedures established by the seller regarding the operation of the business. In addition, the Act requires that the disclosure document 1) disclose recurring funds purchaser-investors must pay, not only to the seller, but to any person; 2) set forth a 10-year employment or occupational history of persons representing the seller, and 3) include the "risk factors" involved in the business opportunity offering. The Act also provides an exemption from business opportunity registration where the business opportunity is sold in Connecticut exclusively to purchaser-investors each of whom has a net worth of not less than $11,000, exclusive of principal residence, home furnishings and personal automobiles. The Act also mandates that a business opportunity seller amend its financial statements not less than quarterly, and it requires that every business opportunity contract include the approximate delivery date of occupational guidelines the business opportunity seller will deliver to purchaser-investors. The Act also expands the Banking Commissioner's power to issue a stop order by providing that a stop order may be issued if the business opportunity registration is incomplete in any material respect following its effective date.

Respectfully submitted,

BJWoolf

Brian J. Woolf
Banking Commissioner

STATE BANKS AND TRUST COMPANIES

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/Trustees; Italicized type indicates Chairman

AMITY BANK (WOODBRIDGE)
Incorporated 1964

EXECUTIVE OFFICERS—*Chairman, Fred Nives;* President, Keith D. McNamara; Senior Vice President, Peter A. Anderson; Vice President and Treasurer, Edward J. Maloney, Jr.; Vice President and Secretary, Felicity Lavin.

DIRECTORS—Charles K. Bockelman, Edward J. Cooney, Robert G. Grodd, Keith D. McNamara, Pascale Musto, *Fred Nives*, Saul M. Ripps, Robert A. Slavitt, Arthur W. Sorensen, Jr., Maurice Sturm.

THE BANK OF NEW HAVEN
Incorporated 1979

EXECUTIVE OFFICERS—*President, Joseph V. Ciaburri;* Senior Vice President, William E. McNeil; Senior Vice President, Lorraine K. Young; Vice President, Paul V. Erwin; Vice President, Joseph F. Bruno; Vice President, W. Neil Godfrey; Vice President, Joseph A. Guardo; Vice President, Ralph A. Proto.

DIRECTORS—Richard L. Ades, Martin R. Anastasio, Joseph V. Ciaburri, *George M. Dermer*, Thomas M. Donegan, Albert M. D'Onofrio, Victor B. Hallberg, Theodore F. Hogan, Jr., Lawrence M. Liebman, Vincent A. Romei, Joshua Sandman, Stanley Schol[illegible]n, Alexander R. Showe.

BANK OF STAMFORD
Incorporated 1981

EXECUTIVE OFFICERS—*President, Dominick Uva, Jr.;* Vice President, Thomas H. Williams; Vice President, Daniel C. Rosa; Vice President, Gary W. Biros; Secretary, Howard G. Shiffman.

DIRECTORS—Robert Kennedy, L. F. Lionetti, Julius Markiewicz, Robert P. Masotti, Hugh O'Connell, Linda Noyes Porianova, Genaro J. Rubino, Carl W. Shanahan, Irwin Silver, Joseph Tooher, Jr., Cresenzo Signore, *Dominick Uva, Jr.*, Richard Uva.

CHESTER BANK
Incorporated 1914

EXECUTIVE OFFICERS—*President, Robert D. Mitchell;* Vice President, Sisto D. Radicchi; Vice President, Bruce H. Watrous; Secretary, Peter J. Tiezzi, Jr.; Treaserer, Douglas J. Pierce.

DIRECTORS—Harry R. Archambault, Richard J. Bates, Merritt M. Comstock, Richard R. Daniels, Sr., Geoffrey L. Jacobson, Barbara A. Kingsford, W. Michael McCulley, Robert D. Mitchell, P[illegible]ycroft A. Monte, Sisto D. Radicchi, *Arnold H. Watrous*, Robert W. Woodstock, Daniel J. Zanardi.

THE CITIZENS BANK AND TRUST COMPANY OF GLASTONBURY
Incorporated 1966

EXECUTIVE OFFICERS—*President, Randy Stewart;* Executive Vice President and Treasurer, Alex Webster; Senior Vice President, Thomas L. Spiwak; Secretary, Charles F. Monzeglio, Jr.; Controller, Richard O. Madden; Vice President, Robert A. Phelon; Vice President, Dale R. Roath.

DIRECTORS—Francis B. Barnett, Jr., James D. Brown, Thomas J. Flanagan, William B. Glotzer, Robert J. Hale, Inez M. Hemlock, Jay W. Jackson, Edward F. McCabe, Francis V. Manion, John D. Masserio, William L. Monaco, *Charles F. Monzeglio, Jr.*, James D. O'Connor, Randy Stewart.

CITYTRUST (BRIDGEPORT)
Incorporated 1849

EXECUTIVE OFFICERS—*Chairman, George F. Taylor;* President, Jonathan A. Topham; Vice Chairman, E. Cortright Philips; Executive Vice President, Reid C. Spencer; Senior Vice President, Murray H. Morse; Senior Vice President, Richard N. Tinker; Senior Vice Presid[illegible] Stephen P. Boyle; Senior Vice President, John D. Wemmlinger; Senior Vice President, M. James Geraghty; Senior Vice President, Robert R. Matheu, II; Senior Vice President, Francis J. Wiatr; Senior Vice President, Lawrence J. Bues; Senior Vice President, Charles M. Strait; Senior Vice President, Peter G. Dahl; Senior Vice President, David V. Winstead; Senior Vice President and Treasurer, Peter B. Salsbury; Senior Vice President, Robert F. Cahill; Secretary, Frank W. Estes.

DIRECTORS—Robert W. Baldwin, Walter Baum, Drummond C. Bell, Philip H. Burdett, Cameron Clark, Jr., Robert W. Dixon, Irwin Engelman, William A. Haist, Jr., Marion S. Kellogg, Hubert T. Mandeville, Leonard J. Massello, E. Cortright Phillips, Charles E. Spencer, III, *George F. Taylor*, Jonathan A. Topham, Ernest C. Trefz.

COLONIAL BANK (WATERBURY)
Incorporated 1849

EXECUTIVE OFFICERS—*Chairman, Francis M. White;* President, George Ehrhardt, Jr., Executive Vice President and Treasurer, Joseph Carlson II; Executive Vice President, Louis H. Ulizio, Jr.; Senior Vice President and Secretary, Richard A. Glassman; Senior Vice President and Controller, Edmund J. Behan; Senior Vice President, Bruce A. Wilson.

DIRECTORS—Thomas F. Brennan, Orton P. Camp, Jr., John R. Caruso, Norman Cohen, John C. Dean, John A. DiBiaggio, George Ehrhardt, Jr., I. Martin Fierberg, Victor H. Frauenhofer, John R. Graham, Frederick O. Hoerle, Sr. Margaret R. Kenny, Conrad J. Kronholm, Jr., Vincent B. Largay, Margaret W. Lawson, Anthony J. Lombard, Arthur J. Lovetere, Robert Mailhouse, Howard J. Mattioli, John A. Michaels, Daniel J. Miglio, Lance R. Odden, Walter H. O'Halloran, Francis J. Oneglia, Jr. G. Bradford Palmer, William J. Pape, II, William F. Partridge, Carl A. Peterson, Harry F. Rice, Jr., David C. Robinson, Frederick F. Schauder, Michael G. Sendzimir, George A. Silvester, Robert L. Sykes, *Francis M. White*.

CONNECTICUT COMMUNITY BANK (GREENWICH)
Incorporated 1974

EXECUTIVE OFFICERS—*President, Thomas C. Nachod;* Senior Vice President, Anthony J. Cedrone; Vice President and Treasurer, Peter Walter.

DIRECTORS—Sheila Arnaboldi, Michael A. Buzzeo, Richard E. Deutsch, Steven M. Folb, Mary Elizabeth Jacques, Arthur Lutz, Arthur Marciano, Bernice T. Miller, Thomas C. Nachod, Bobbie Pickering Shannon, Lester H. Sharlach, Ruth L. Sims, Valerie L. Sodano, *Lois Sontag*.

THE FIDELITY TRUST COMPANY (STAMFORD)
Incorporated 1902

EXECUTIVE OFFICERS—*President, David V. Andrews;* Executive Vice President and Secretary, Augustine C. Troy; Senior Vice President, Barry B. Davall; Senior Vice President and Treasurer, Edward T. Russell; Senior Vice President, Walter T. Sullivan; Vice President, Frank T. Bartholomew; Vice President, Vincent N. Cappiello; Vice President, Gary J. Cortese; Vice President, Louis G. DePaoli; Vice President, Barbara A. Devine, Vice President, Eleanor L. Graham; Vice President, Earle E. King; Vice President, Richard J. Kliff, Vice President, Walter G. Lambert; Vice President, William H. Larrabee; Vice President, George W. Lyons; Vice President, William J. Maloney; Vice President, Paul H. Robillard; Vice President, Joseph F. Strout; Vice President, Jared H. Wilson.

DIRECTORS—Fred T. Allen, David V. Andrews, Robert A. Beer, Richard Brinckerhoff, *T. Ward Cleary*, John J. Cloonan, Merie L. Lockwood, William Pitt, Lois PontBriant, Andrew R. Robustelli, Norman I. Schafler, David H. Street, Augustine C. Troy.

THE GLASTONBURY BANK & TRUST COMPANY
Incorporated 1919

EXECUTIVE OFFICERS—*President, John H. Hamby, Jr.*, Executive Vice President, James Uccello; Senior Vice President, James A. Phillips; Senior Vice President and Treasurer, Allen L. Nielsen.

DIRECTORS—William G. Affleck, Loren J. Andreo, Ronald E. Bourbeau, Helen B. Gay, *John H. Hamby, Jr.*, Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Carl E. Larson, Louis P. Longo, Michael P. Price, Edward J. Sharr, Mark A. Sheptoff.

HOME BANK AND TRUST COMPANY (MERIDEN)

Incorporated 1854

EXECUTIVE OFFICERS—*President, John R. DiBella;* Executive Vice President, Raymond N. Lyons; Senior Vice President, Kenneth J. DeLisa; Senior Vice President, Wayne C. Golon; Vice President, Joseph J. Salinardi; Vice President, John S. Newton; Vice President, John E. Engdahl.

DIRECTORS—Paul B. Baron, A. Gordon Davis, Jr., John R. DiBella, Philip H. Hall, Barbara L. Harper, Thomas S. Luby, Raymond N. Lyons, Frank J. Nastri, Robert P. Patton, Marsha O. Pendleton, Michael F. Stone, Carter H. White, Carlton H. Winslow.

THE HOUSATONIC BANK & TRUST COMPANY (ANSONIA)

Incorporated 1976

EXECUTIVE OFFICERS—*President, Jasper J. Jaser;* Senior Vice President, James F. Rogers, III; Treasurer and Controller, James M. Judd.

DIRECTORS—Aronold J. Alderman, Gerald J. Bogen, Newton D. Brenner, Barbar S. Dybas, David A. Einbinder, Saturno P. Francini, John A. Frey, Guy J. Greco, Charles J. Greene, *Henry F. Healey, Jr.*, Jasper J. Jaser, Sidney H. Joseph, Eugene D. Micci, Joseph F. Monaco, Jr., Lawrence A. Pirritino, Frank Rapp, E. James Uberti, Peter J. Vartelas, Joel M. Young.

THE INDEPENDENT BANK & TRUST COMPANY (WILLIMANTIC)

Incorporated 1910

EXECUTIVE OFFICERS—*President, Donald K. Hodgins,* Vice President and Treasurer, Michael J. Hinchey; Vice President, Anita Hamblett; Vice President, John M. Korba, Jr.; Vice President, James N. Ladd, Jr.; Vice President, George J. Meehan; Vice President, Paul A. Pepin; Secretary, Harry S. Gaucher, Jr.

DIRECTORS—Richard S. Doran, Lester E. Foster, Edward V. Gant, Harry S. Gaucher, Jr., Joseph H. Goldberg, *Leverett M. Grant,* Otto R. Hain, Donald K. Hodgins, Milton P. Kozelka, James J. Preble, Marcia A. Ryan, Frank R. Seaforth, Willard J. Stearns, Basil T. Tsakonas, Albert E. Waugh.

THE JEWETT CITY TRUST COMPANY

Incorporated 1921

EXECUTIVE OFFICERS—*President, Chester L. Dudkowski;* Treasurer, Leonard T. Stavrou.

DIRECTORS—Raymond Andersen, William Demicco, *Chester L. Dudkowski,* John C. Lucey, Donald Ouillette, Hermon B. Tripp, Jerome Zuckerbraun.

LAFAYETTE BANK & TRUST COMPANY (BRIDGEPORT)

Incorporated 1964

EXECUTIVE OFFICERS—*President, Thomas L. Gray, Jr.,* Treasurer, Lawrence B. Schwartz; Senior Vice President, Thomas J. Prall, Jr.; Senior Vice President, Jerome J. Whalen. Vice President, Peter A. Banca; Vice President, Pearl A. Jezarian; Vice President, Martin Moomjian; Vice President, Susan E. Odoardi; Vice President, Robert A. Pagliuco, Sr., Vice President, Jeffrey R. Stenner; Comptroller, Priscilla E. Cleary; Secretary, Kenneth F. Zarrilli.

DIRECTORS—Louis J. Gladstone, Alfred Goldreyer, *Thomas L. Gray, Jr.*, Donald W. Harrison, Roderick C. McNeil, III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, James P. Schwartz, Lawrence B. Schwartz, Henry S. Stern, Kenneth F. Zarrilli.

THE LANDMARK BANK (HARTFORD)

Incorporated 1984

EXECUTIVE OFFICERS—*President, Louis W. Bossie;* Executive Vice President, Norman R. St. Amand; Vice President and Treasurer, Dana J. Gould.

DIRECTORS—Richard P. Boccaccio, Michael G. Economos, Robert A. Foisie, *Preston F. Harding,* Jeffrey S. Hoffman, Theodore N. Kaplan, M. Patricia McVane, Martin C. Noreika, Anthony Parrotta, John J. Redden, Kenneth S. Schwartz, Merrill J. Whiston.

MANCHESTER STATE BANK
Incorporated 1970

EXECUTIVE OFFICERS—*President and Treasurer, Nathan C. Agostinelli;* Executive Vice President, Joseph Schauster; Senior Vice President, Stanley J. Jarvis; Vice President, Richard R. Lauzier; Vice President, William H. Fraser; Secretary, Ronald Jacobs.

DIRECTORS—Paul J. Aceto, Nathan G. Agostinelli, *Andrew Ansaldi, Jr.,* Stephen J. Cavagnaro, Richard Cobb, Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski, Samuel D. Pierson, Joseph Schauster, Edward J. Tomkiel.

THE MERCHANTS BANK AND TRUST COMPANY (NORWALK)
Incorporated 1917

EXECUTIVE OFFICERS—*President, J. Robert Newman;* Executive Vice President, Daniel M. Gewant; Executive Vice President and Secretary, Larry L. Bentley; Senior Vice President, A. Peter Lomaglio; Senior Vice President, John J. Jeyne.

DIRECTORS—Larry L. Bentley, Robert J. Callahan, Maurice E. Devine, Richard C. Farley, Russell Frost III, John J. Gardella, Daniel M. Gewant, Stewart J. Leonard, John R. Mitchell, J. Robert Neman, Thomas E. O'Connor, Edwin Safir, Edward J. Tracey, Rose Marie Verrilli, Stephen B. Weitz.

THE MERIDEN TRUST & SAFE DEPOSIT CO.
Incorporated 1889

EXECUTIVE OFFICERS—*President, William C. Kilroy;* Senor Vice President and Secretary, Newell S. Sly; Vice President and Treasurer, Robert G. Gattilia.

DIRECTORS—Robert G. Church, Robert G. Gattilia, John J. Gorman, Sr., O. Clarence Hugo, William C. Kilroy, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, F. Paul Scalzi, Newell S. Sly.

NEW CANAAN BANK & TRUST COMPANY
Incorporated 1975

EXECUTIVE OFFICERS—*President, Richard A. Winfield;* Vice President, Alexander Turovetz; Vice President, James E. Crane II; Vice President, David J. VanBuskirk; Vice President, Anne M. Pember; Treasurer, Bruce H. Poole; Secretary, Joseph J. Rucci, Jr.

DIRECTORS—Dana C. Ackerly, Richard L. Ahern, Emil F. Aysseh, Hugh Halsell, Michael D. Hobbs, Daniel S. Jones, Robert E. Mallozzi, Jr., Robert E. Nielsen, Frances Frost Overlock, *John R. Pfeffer,* John W. Pickering, Jr., Joseph J. Rucci, Jr., Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Robert B. Stewart, Marguerite L. Stinchfield, Alexander Turovetz, Richard A. Winfield.

NEW ENGLAND BANK & TRUST COMPANY (ENFIELD)
Incorporated 1971

EXECUTIVE OFFICERS—*President, William Summers;* Executive Vice President and Treasurer, John P. Beiletti.

DIRECTORS—Tadeus J. Buczkowski, Carmen F. Calbi, Jr., *George A. Colli, Jr.,* Arne H. Dalene, Dominic J. Ferraina, Hurlburt H. Frew, Robert L. Keeney, Jr., James S. Peters II, Thomas R. Smyth, William Summers, Edward J. Szewczyk, John H. Whiteley, Henry Turbak.

THE NEW MILFORD BANK AND TRUST COMPANY
Incorporated 1975

EXECUTIVE OFFICERS—*President, Donald H. Broderick;* Vice President, Daniel W. Kelly; Treasurer, Kevin L. Dumas.

DIRECTORS—Donald H. Broderick, Norman Flayderman, Lawrence Greenhaus, Ruth Henderson, Paul Hulton, Victor Lautier, Robert W. X. Martin, Norbert E. Mitchell, Henry Perlowski, *Frederick P. Planz,* Walter G. Southworth, Jack Straub, Edward Tierney.

THE NORTH AMERICAN BANK & TRUST COMPANY (STRATFORD)

Incorporated 1973

EXECUTIVE OFFICERS—*Chairman, Sheldon L. Pollock;* President, Robert E. Maloney; Executive Vice President and Treasurer, Morris Eisenberg; Senior Vice President, James R. Brown; Vice President, Kenneth Brennan; Vice President, Jeanne Barry Gilbert; Vice President, James Kenney; Vice President, Robert Pelliccia; Vice President, Frank Petrillo; Vice President, Jesse McAnally; Vice President, Theodore Laskowski; Vice President, Bruce Taylor.

DIRECTORS—George F. Enhorning, Leon G. Farr, Alfred J. Gallucci, John T. Garthwait, Murice Janazzo, Robert E. Maloney, E. John Manca, Alfred N. Marulli, Sr., I. Signey Milwe, Irving Morris, Manuel Nunes, Henry Paparazzo, *Sheldon L. Pollock*, Donald J. Rinaldi, William J. Sullivan, Thomas E. Walshe, Nelson Zackin.

OLD SAYBROOK BANK & TRUST COMPANY

Incorporated 1984

EXECUTIVE OFFICERS—*President, Stewart J. Dickinson.*

DIRECTORS—John Baldoni, Stillman A. Swan, Jr., Walter Birck, Donald S. Brodeur, Angus L. McDonald, William M. Pryor, R.L. Wilson, Duane W. Brookes, Robert Casner, Edmund H. Mosca, Charles A. Robertson, Gloria Fogg, Stewart J. Dickinson, Edgar D. Williams, Jr.

THE PUTNAM TRUST COMPANY OF GREENWICH

Incorporated 1914

EXECUTIVE OFFICERS—*Chairman, Donald R. Blair;* Senior Vice President and Treasurer, William Engborg; Senior Vice President, John T. Gallagher; Senior Vice President, Haven A. Knight; Senior Vice President and Controller, John H. Kuck; Senior Vice President and Secretary, Wm. Richard Moller, Jr.

DIRECTORS—*Donald R. Blair*, George F. Clements, Jr., Frank J. Coyle, Philip M. Drake, R. Michael Dunne, William S. Hirschberg, Whitman Hobbs, F. Joseph Holleran, J. Howard Laeri, Frank Y. Larkin, Emil Mosbacher, Jr., Blake T. Newton, Jr., Gordon W. Reed, Arthur J. Santry, Jr., Howard P. Serrell, Richard R. Shinn, Edwin Thorne, Joan M. Warburg Clark M. Whittemore, Jr., Joseph S. Wilcox, Jr.

SALISBURY BANK & TRUST COMPANY

Incorporated 1874

EXECUTIVE OFFICERS—*President, Robert T. Cunningham;* Vice President and Secretary, Margaret D. Hahne; Vice President and Treasurer, John F. Perotti; Vice President, Craig E. Toensing.

DIRECTORS—Richard A. Arnoff, Albert Borden, Robert T. Cunningham, *John E. Rogers*, John A. Segalla, Louis J. Trotta, Jr., Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

SECURITY TRUST (BLOOMFIELD)

Incorporated 1972

EXECUTIVE OFFICERS—*President, Joseph A. Gozzo;* Vice President, Brian D. Porch; Vice President, Margaret V. Michelson; Vice President and Treasurer, Thomas R. Jezouit; Secretary, Ann P. Rutherford.

DIRECTORS—Richard D. Bronson, William J. Brown, Morris Budkofsky, Donald Cagenello, Justin J. Donnelly, Sr., Joseph A. Gozzo, *George R. Kabureck*, John W. Leavitt, Stanley A. Macbeth, Dominic Marandino, Philip Rubin, Daniel J. Sayadoff, Sr., J. Paul Sullivan, John Vasquez.

THE SEYMOUR TRUST COMPANY

Incorporated 1905

EXECUTIVE OFFICERS—*Chairman, Earl B. Boies;* President, Robert H. Foster; Vice President, John K. Hummel, Treasurer, Raymond P. Johnson; Secretary, Helen D. Busher.

DIRECTORS—Joseph E. Bilanin, *Earl B. Boies*, Henry T. Chatfield, Robert H. Foster, William F. Foster, John B. Hill, James C. Hummell, James K. Klarides, Richard L. Wanner, Samuel C Wheeler.

THE SIMSBURY BANK AND TRUST COMPANY

Incorporated 1916

EXECUTIVE OFFICERS—*President, Thornton B. Morris;* Senior Vice President and Secretary, Lincoln S. Young; Vice President, Edwin A. Martin; Treasurer, Bertram A. Johnson.

DIRECTORS—Dominic P. Bogino, John L. Cannon, Robrt E. Darling, Jr., John E. Ellsworth, Robert K. Milkey, Harvey G. Moger, Thornton B. Morris, James J. Preble, Robert W. Sanford, Oliver W. Thompson, Richard D. Wagner, Jon W. Webber.

SOUTH WINDSOR BANK & TRUST COMPANY

Incorporated 1963

EXECUTIVE OFFICERS—*President, Paul R. Longchamps;* Vice President and Treasurer, Donald R. Page; Vice President, Nancy E. Morline; Secretary, John T. Kearney.

DIRECTORS—Thomas M. Burgess, *James T. Farrell,* John T. Kearney, Edward R. Kuehn, Paul R. Longchamps, Donald R. Page, Enoch W. Pelton, Anthony F. Rempe, Jr., Charles B. Shepard, Jean E. Shepard III, John J. Woodcock III.

UNION TRUST COMPANY (STAMFORD)

Incorporated 1948

EXECUTIVE OFFICERS—*President, Thomas F. Richardson;* Executive Vice President, George R. Kabureck; Executive Vice President, Leo G. Kleine; Executive Vice President, Frank J. Kugler, Jr.; Executive Vice President, Edward G. Williams; Executive Vice President, Peter V. Young.

DIRECTORS—D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hansen, Robert E. Ix, O. Haydn Onens, Jr., Kenneth A. Randall, *Thomas F. Richardson,* Audrey M. Sargent, William F. Schmied, Robert H. Sorensen, Theodore F. Talmadge, Henry H. Townshend, Jr., Paul E. Waggoner, Howard R. Weckerley.

UNITED BANK & TRUST COMPANY (HARTFORD)

Incorporated 1903

EXECUTIVE OFFICERS—*President, James J. Preble;* Executive Vice President, Charles P. Britton, III; Senior Vice President and Treasurer, James F. Murphy; Senior Vice President, Albert Karam; Senior Vice President and Secretary, Louis Pellino; Vice President and Controller, Anson C. Hall, Jr.

DIRECTORS—H. Meade Alcorn, Jr., Carlyle F. Barnes, Joseph B. Burns, Kevin V. Dowling, Russell E. Hartmann, W. Bruce Huyghue, Lafayette Keeney, W. Lester Killen, Frederick C. Maynard, Jr., James F. Murphy, Elizabeth L. Pinner, *James J. Preble,* George B. Raymond, George E. Risley, W. Page Wodell.

THE VALLEY BANK & TRUST COMPANY (BRIDGEPORT)

Incorporated 1973

EXECUTIVE OFFICERS—*President, A. Joseph Romano;* Vice President, Robert J. Baptist; Vice President, Mark Mullally; Vice President, Raymond Ott; Vice President and Comptroller, Wesley A. Radcliffe; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS—*James M. Breiner,* William A. Brennan, Victor Castaldo, Fred M. Cecarelli, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Arnold Goodman, Francis J. Mason, Joseph Morosko, A. Joseph Romano, Allan J. Rosen, S. George Santa.

THE VILLAGE BANK & TRUST COMPANY (RIDGEFIELD)

Incorporated 1973

EXECUTIVE OFFICERS—*President, Roger W. Robichaud;* Executive Vice President, Robert V. Macklin; Vice President and Treasurer, James R. Umbarger.

DIRECTORS—Enrico J. Addessi, Richard O. Carey, Madeline Fitzgerald Contegni, Nicholas J. DiNapoli, Jr., *Lewis J. Finch,* Edward J. Hannafin, George Kaufman, Joseph L. Knapp, Carl Lecher, Romeo G. Petroni, Roger W. Robichaud, Robert Scala, Gino Torcellini.

THE WESTPORT BANK & TRUST CO.
Incorporated 1913

EXECUTIVE OFFICERS—*Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Rague.

DIRECTORS—*William E. Andersen,* George H. Damman, William L. Gault, Lester R. Giegerich, Robert M. Halloran, Charles W. Horsfall, William E. Mitchell, Robert E. Murray, William J. Rague, Jay Sherwood, Philip Silver.

WINDSOR BANK AND TRUST COMPANY
Incorporated 1973

EXECUTIVE OFFICERS—*President, Barry R. Loucks;* Vice President, Raymond G. Halsted; Vice President and Treasurer, Kazik I. Skoczylas; Vice President, Ronald J. Ostafin.

DIRECTORS—*Wilson M. Alford, Sr.,* John C. Carmon, John A. Coccomo, Sr., Lester R. Daddario, Russell A Ferrigno, John H. King, Barry R. Loucks, John J. Narkiewicz, Ben Sasportas, Morton Shoham, Paul H. Wabrek, Walter R. Whelan, John R. Winalski.

Table No. 1

COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES—DECEMBER 31, 1984 AND DECEMBER 31, 1983

(Amounts in thousands of dollars)

ASSETS	12-31-84	12-31-83	Increase (Decrease)	Percentage Change
Cash and Balances Due From Depository Institutions:				
Noninterest Bearing Balances Currency and Coin	$580,707	$664,880	$(84,173)	(12.66)%
Interest Bearing Balances	215,853	182,863	32,990	18.04
Securities	1,803,328	1,826,639	(23,311)	(1.28)
Federal Funds Sold and Securities U/A To Resell	231,130	172,275	58,855	34.16
Loans and Lease Financings Receivables:				
Loans and Leases, Net of Unearned Income	5,446,077	5,052,376	393,701	7.79
Less: Allowances for Loan and Lease Losses	55,303	57,169	(1,866)	(3.26)
Less: Allocated Transfer Risk Reserve	0	0	....	....
Loans and Lease Net of Unearned	5,390,774	4,995,207	395,567	7.92
Assets Held in Trading Accounts	12,543	3,715	8,828	237.63
Premises and Fixed Assets Including Capitalized Leases	133,256	132,076	1,180	.89
Other Real Estate Owned	7,807	17,096	(9,289)	(54.33)
Investments in Unconsolidated Subs and Associated Cos	743	67	676	100.00+
Customers Liability To This Bank on Acceptances Out	7,839	14,185	(6,346)	(44.74)
Intangible Assets	6,817	4,896	1,921	39.24
Other Assets	178,443	162,290	16,153	9.95
Total Assets	**8,569,240**	**8,176,189**	**393,051**	**4.81**
LIABILITIES				
Deposits:				
In Domestic Offices	7,368,962	7,028,961	340,001	4.84
Noninterest Bearing	1,818,923	1,909,578	(90,655)	(4,75)
Interest Bearing	5,550,039	5,119,383	430,656	8.41
In Foreign Offices Edge and Agreement Subs	15,794	10,689	5,105	47.80
Noninterest Bearing	0	2,392	(2,392)	100.00
Interest Bearing	15,794	8,297	7,497	90.36
Fed Funds Purchased Secs Sold U/A To Repurchase	415,587	374,730	40,857	10.90
Demand Notes Issued to U.S. Treasury	40,344	49,139	(8,795)	(17.90)
Other Borrowed Money	44,297	43,185	1,112	2.57
Mortgage Indebtedness and Obligations Under Cap Leases	10,848	12,383	(1,535)	(12.40)
Banks Liability on Acceptances Executed and Outstanding	7,839	14,184	(6,345)	(44.73)
Notes and Debentures Subordinated to Deposits	5,999	5,598	401	7.16
Other Liabilities	109,258	108,241	1,017	.94
Total Liabilities	**8,018,928**	**7,647,110**	**371,818**	**4.86**
Limited Life Preferred Stock	0	0	....	....
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	....	....
Common Stock	82,398	81,989	409	.50
Surplus	234,025	237,671	(3,646)	(1.53)
Undivided Profits and Capital Reserves	233,889	209,419	24,470	11.68
Cumulative Foreign Currency Translations Adjustments	0	0	....	....
Total Equity Capital	**550,312**	**529,079**	**21,233**	**4.01**
Total Liabilities LTD Life PFD Stock Equity Capital	**$8,569,240**	**$8,176,189**	**$393,051**	**4.81%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Cash and Due From Depository Institutions	Securities	Federal Funds Sold and Securities U/A To Resell	Loans and Leases, Net of Unearned Income	Less: Allowance For Possible Loan Losses	Loan and Lease Net	Assets Held in Trading Accounts
Amity Bank, Woodbridge	$4,868	$7,282	$3,700	$20,245	$98	$20,147	....
Bank of New Haven	7,149	23,524	10,000	47,558	381	47,177	....
Bank of Stamford	6,443	8,199	7,600	33,118	323	32,795	....
Chester Bank	12,762	20,913	....	42,583	210	42,373	....
Citizens Bank and Trust, Glastonbury	20,208	9,606	....	63,440	650	62,790	....
Citytrust, Bridgeport	72,295	179,702	....	1,224,007	13,814	1,210,193	....
Colonial Bank, Waterbury	238,452	222,582	....	985,692	13,150	972,542	$831
Connecticut Community Bank, Greenwich	1,199	2,697	1,800	19,005	157	18,848	....
Fidelity Trust Company, Stamford	13,299	61,102	18,600	110,972	1,000	109,972	....
Glastonbury Bank and Trust	9,208	23,294	12,500	72,551	608	71,943	....
Home Bank and Trust, Meriden	13,520	36,021	....	168,948	1,411	167,537	....
Housatonic Bank and Trust, Ansonia	8,022	21,392	300	21,519	216	21,303	....
Independent Bank and Trust, Willimantic	18,337	60,888	6,650	84,464	804	83,660	....
Jewett City Trust Company	1,490	11,217	1,800	8,103	32	8,071	....
Lafayette Bank and Trust, Bridgeport	14,215	42,034	850	92,085	808	91,277	....
Landmark Bank, Hartford	2,977	....	8,600	115	....	115	....
Manchester State Bank	4,093	3,946	1,650	35,202	291	34,911	....
Merchants Bank and Trust, Norwalk	18,186	21,656	7,000	140,148	1,000	139,148	....
Meriden Trust and Safe Deposit	3,240	4,258	900	7,652	170	7,482	....
New Canaan Bank and Trust	4,145	18,360	2,200	37,151	350	36,801	....

New England Bank and Trust, Enfield	6,521	5,348	4,400	27,843	263	27,580	....
New Milford Bank and Trust	8,728	32,074	2,400	63,122	356	62,766	....
North American Bank and Trust, Stratford	9,715	16,085	10,775	71,833	711	71,122	....
Old Saybrook Bank and Trust	1,209	250	4,055	1,740	15	1,725	....
Putnam Trust Company, Greenwich	27,472	73,539	15,500	174,402	1,085	173,317	....
Salisbury Bank and Trust, Lakeville	3,845	17,848	3,100	40,321	173	40,148	....
Security Trust, Bloomfield	2,184	10,332	2,400	20,654	165	20,489	....
Seymour Trust Company	5,526	21,275	1,400	38,610	400	38,210	....
Simsbury Bank and Trust	20,462	60,774	15,200	77,213	770	76,443	....
South Windsor Bank and Trust	6,524	12,195	6,150	44,829	358	44,471	....
Union Trust Company, Stamford	141,221	480,691	50,000	1,109,807	9,848	1,099,959	6,053
United Bank & Trust, Hartford	57,861	176,391	13,000	342,729	3,530	339,199	5,659
Valley Bank and Trust, Bridgeport	5,247	21,728	4,100	46,992	675	46,317	....
Village Bank and Trust, Ridgefield	2,710	15,222	6,200	32,626	234	32,392	....
Westport Bank and Trust	20,196	69,967	6,000	112,616	1,000	111,616	....
Windsor Bank and Trust Company	3,031	10,936	2,900	26,182	247	25,935	....
Total	**$796,560**	**$1,803,328**	**$231,130**	**$5,446,077**	**$55,303**	**$5,390,774**	**$12,543**
Percentage to Total	**9.29%**	**21.04%**	**2.70%**	**63.55%**	**.64%**	**62.91%**	**.15%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1984—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Premises and Fixed Assets Including Capitalized Leases	Other Real Estate Owned	Investments In Unconsolidated Subs and Associated Cos	Customers Liability To This Bank On Acceptances Out	Intangible Assets	Other Assets	Total Assets
Amity Bank, Woodbridge	$879	....	....	....	....	$461	$37,337
Bank of New Haven	1,561	$77	....	....	....	1,047	90,535
Bank of Stamford	756	....	....	....	....	862	56,655
Chester Bank	647	....	....	....	....	1,188	77,883
Citizens Bank and Trust, Glastonbury	1,624	27	....	....	....	1,022	95,277
Citytrust, Bridgeport	15,867	1,275	....	$657	$2,304	40,703	1,522,996
Colonial Bank, Waterbury	25,623	4,020	....	1,021	2,449	30,713	1,498,233
Connecticut Community Bank, Greenwich	205	....	....	....	....	404	25,153
Fidelity Trust Company, Stamford	2,251	99	....	....	....	2,912	208,235
Glastonbury Bank and Trust	1,946	50	$67	....	....	2,559	121,567
Home Bank and Trust, Meriden	2,911	....	....	....	....	3,208	223,197
Housatonic Bank and Trust, Ansonia	340	....	....	....	....	717	52,074
Independent Bank and Trust, Willimantic	2,400	33	....	....	....	2,739	174,707
Jewett City Trust Company	124	53	....	....	....	381	23,136
Lafayette Bank and Trust, Bridgeport	3,363	342	....	....	149	1,935	154,165
Landmark Bank, Hartford	314	....	....	....	....	142	11,548
Manchester State Bank	1,193	....	....	....	....	471	46,264
Merchants Bank and Trust, Norwalk	3,066	....	....	....	....	2,555	191,611
Meriden Trust and Safe Deposit	192	....	....	....	....	186	16,258
New Canaan Bank and Trust	526		....	....	....	994	63,026

New England Bank and Trust, Enfield	533	123	....	....	....	2,256	46,761
New Milford Bank and Trust	1,810	60	....	....	....	1,236	109,014
North American Bank and Trust, Stratford	2,890	....	676	....	1,180	2,459	114,962
Old Saybrook Bank and Trust	256	....	....	....	(15)	25	7,505
Putnam Trust Company, Greenwich	4,431		....	....	....	4,071	298,330
Salisbury Bank and Trust, Lakeville	1,826	....	....	....	....	887	67,654
Security Trust, Bloomfield	821	....	....	....	....	739	36,965
Seymour Trust Company	1,220	....	....	....	....	758	68,389
Simsbury Bank and Trust	1,465	122	....	....	....	3,062	177,406
South Windsor Bank and Trust	740	....	....	....	....	923	71,125
Union Trust Company, Stamford	38,507	107	....	6,161	737	47,206	1,870,642
United Bank & Trust, Hartford	5,387	....	....	....	....	10,672	608,169
Valley Bank and Trust, Bridgeport	2,426	....	....	....	....	3,066	82,884
Village Bank and Trust, Ridgefield	693	1,274	....	....	....	732	57,962
Westport Bank and Trust	3,710	145	....	....	13	4,398	217,161
Windsor Bank and Trust Company	753		....	....	....	754	44,454
Total	**$133,256**	**$7,807**	**$743**	**$7,839**	**$6,817**	**$178,443**	**$8,569,240**
Percentage to Total	**1.56%**	**.09%**	**.01%**	**.09%**	**.08%**	**2.08%**	**100.00%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Deposits Noninterest Bearing	Deposits Interest Bearing	Fed Funds Purchase Secs Sold U/A To Repurchase	Demand Notes Issued to U.S. Treasury	Other Borrowed Money
Amity Bank, Woodbridge	$9,261	$24,823	....	$373	....
Bank of New Haven	19,409	58,223	$1,033	....	....
Bank of Stamford	8,330	38,398	2,700	....	....
Chester Bank	7,104	61,321	2,575	1,238	....
Citizens Bank and Trust, Glastonbury	20,236	66,749	650	860	....
Citytrust, Bridgeport	277,648	977,891	118,374	12,634	$34,670
Colonial Bank, Waterbury	364,530	920,177	95,014	5,251	8,962
Connecticut Community Bank, Greenwich	5,185	17,391	....	....	....
Fidelity Trust Company, Stamford	47,403	139,935	1,481	2,338	....
Glastonbury Bank and Trust	31,688	81,796	....	....	....
Home Bank and Trust, Meriden	32,984	162,880	10,406	1,663	....
Housatonic Bank and Trust, Ansonia	6,257	38,221	2,500	624	....
Independent Bank and Trust, Willimantic	34,232	122,736	3,337	704	....
Jewett City Trust Company	4,836	15,956	....	....	....
Lafayette Bank and Trust, Bridgeport	39,748	99,699	2,279	....	....
Landmark Bank, Hartford	1,222	1,728	....	....	....
Manchester State Bank	13,328	30,046	....	....	....
Merchants Bank and Trust, Norwalk	52,412	122,803	....	2,171	....
Meriden Trust and Safe Deposit	8,279	6,224	....	....	....
New Canaan Bank and Trust	5,722	52,226	....	589	....

New England Bank and Trust, Enfield	10,394	33,157	....	....	....
New Milford Bank and Trust	9,126	90,243	....	....	....
North American Bank and Trust, Stratford	23,320	81,328	1,171	985	....
Old Saybrook Bank and Trust	1,127	4,453	....	....	....
Putnam Trust Company, Greenwich	59,819	208,472	....	635	....
Salisbury Bank and Trust, Lakeville	11,819	50,391	....	....	....
Security Trust, Bloomfield	9,277	23,872	....	....	....
Seymour Trust Company	15,683	44,306	....	....	....
Simsbury Bank and Trust	25,806	124,937	9,032	1,663	....
South Windsor Bank and Trust	20,326	44,542	....	925	....
Union Trust Company, Stamford	467,268	1,154,705	85,159	339	489
United Bank & Trust, Hartford	105,829	371,937	76,516	7,352	176
Valley Bank and Trust, Bridgeport	10,946	64,261	2,320	....	....
Village Bank and Trust, Ridgefield	5,847	47,656	....	....	....
Westport Bank and Trust	43,592	150,524	1,040	....	....
Windsor Bank and Trust Company	8,930	31,826	....	....	....
Total	**$1,818,923**	**$5,565,833**	**$415,587**	**$40, 344**	**$44,297**
Percentage to Total	**21.23%**	**64.95%**	**4.85%**	**.47%**	**.52%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Mortgage Indebtedness and Obligations Under Cap Leases	Banks Liability on Acceptances Executed and Outstanding	Notes and Debentures Subordinated to Deposits	Other Liabilities	Total Liabilities
Amity Bank, Woodbridge	....	....	....	$1,068	$35,525
Bank of New Haven	....	....	....	556	79,221
Bank of Stamford	....	....	....	1,076	50,504
Chester Bank	....	....	....	583	72,821
Citizens Bank and Trust, Glastonbury	$80	....	....	815	89,390
Citytrust, Bridgeport	127	$657	$110	21,096	1,443,207
Colonial Bank, Waterbury	6,253	1,021	2,870	9,331	1,413,409
Connecticut Community Bank, Greenwich	25	....	....	305	22,906
Fidelity Trust Company, Stamford	....	....	....	2,588	193,745
Glastonbury Bank and Trust	....	....	....	974	114,458
Home Bank and Trust, Meriden	16	....	....	3,574	211,523
Housatonic Bank and Trust, Ansonia	....	....	....	964	48,566
Independent Bank and Trust, Willimantic	....	....	....	1,161	162,170
Jewett City Trust Company	....	....	....	237	21,029
Lafayette Bank and Trust, Bridgeport	5	....	175	3,213	145,119
Landmark Bank, Hartford	....	....	....	....	2,950
Manchester State Bank	....	....	....	484	43,858
Merchants Bank and Trust, Norwalk	202	....	2,844	820	181,252
Meriden Trust and Safe Deposit	....	....	....	251	14,754
New Canaan Bank and Trust	....	....	....	945	59,482

New England Bank and Trust, Enfield	....	....	....	494	44,045
New Milford Bank and Trust	675	....	....	1,429	101,473
North American Bank and Trust, Stratford	....	....	....	1,630	108,434
Old Saybrook Bank and Trust	....	....	....	92	5,672
Putnam Trust Company, Greenwich	609	....	....	3,124	272,659
Salisbury Bank and Trust, Lakeville	....	....	....	336	62,546
Security Trust, Bloomfield	....	....	....	635	33,784
Seymour Trust Company	....	....	....	603	60,592
Simsbury Bank and Trust	....	....	....	3,486	164,924
South Windsor Bank and Trust	54	....	....	564	66,411
Union Trust Company, Stamford	2,512	6,161	....	36,939	1,753,572
United Bank & Trust, Hartford	....	....	....	4,249	566,059
Valley Bank and Trust, Bridgeport	....	....	....	290	77,817
Village Bank and Trust, Ridgefield	....	....	....	912	54,415
Westport Bank and Trust	195	....	....	3,976	199,327
Windsor Bank and Trust Company	95	....	....	458	41,309
Total	**$10,848**	**$7,835**	**$5,999**	**$109,258**	**$8,018,928**
Percentage to Total	**.13%**	**.09%**	**.07%**	**1.27%**	**93.58%**

New England Bank and Trust, Enfield	1,005	1,004	707	....	2,716	46,761
New Milford Bank and Trust	1,876	3,739	1,926	....	7,541	109,014
North American Bank and Trust, Stratford	1,737	1,940	2,851	....	6,528	114,962
Old Saybrook Bank and Trust	1,000	1,050	(217)	....	1,833	7,505
Putnam Trust Company, Greenwich	5,000	10,000	10,671	....	25,671	298,330
Salisbury Bank and Trust, Lakeville	167	2,854	2,087	....	5,108	67,654
Security Trust, Bloomfield	760	756	1,665	....	3,181	36,965
Seymour Trust Company	500	2,500	4,797	....	7,797	68,389
Simsbury Bank and Trust	350	1,850	10,282	....	12,482	177,406
South Windsor Bank and Trust	354	1,646	2,714		4,714	71,125
Union Trust Company, Stamford	14,423	50,338	52,309	....	117,070	1,870,642
United Bank & Trust, Hartford	1,878	5,826	34,406	....	42,110	608,169
Valley Bank and Trust, Bridgeport	2,586	1,859	622		5,067	82,884
Village Bank and Trust, Ridgefield	1,244	1,160	1,143	....	3,547	57,962
Westport Bank and Trust	1,445	11,763	4,626	....	17,834	217,161
Windsor Bank and Trust Company	620	929	1,596	....	3,145	44,454
Total	**$82,398**	**$234,025**	**$233,889**	....	**$550,312**	**$8,569,240**
Percentage to Total	**.96%**	**2.73%**	**2.73%**	....	**6.42%**	**100.00%**

Table No. 4—DETAIL OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1984
(Amounts in thousands of dollars)

	Total	Percent to total Securities
Total U.S. Treasury Securities	**$552,628**	**30.64%**
Total Obligations of Other U.S. Government Agencies & Corps.	**245,335**	**13.61**
Obligations of States and Political Subdivisions:		
State of Connecticut	20,555	1.14
Other States	87,603	4.86
Towns, Cities, Boroughs, or Legally Established Districts in Connecticut, including Regional School Districts	108,818	6.03
Political Subdivisions of Other States	168,305	9.33
Housing Authorities	88,494	4.91
Revenue Bonds	168,416	9.34
Other Obligations of States and Political Subdivisions	61,904	3.43
Total Obligations of States and Political Subdivisions	**704,095**	**39.04**
Other Bonds, Notes, and Debentures:		
Dominion of Canada and its Provinces	1,000	.06
Development Banks	500	.03
State of Israel	2,536	.14
Banks and Bank Holding Companies	113,361	6.29
Other Corporate Bonds, Notes and Debentures	87,511	4.85
Other Bonds, Notes and Debentures, not elsewhere classified	42,765	2.37
Total Other Bonds, Notes, and Debentures	**247,673**	**13.74**
Corporate Stocks:		
Federal Reserve Bank Stock	33	...
Banks and Bank Holding Companies	17,532	.97
Insurance Companies	2,673	.15
Investment Companies	2,210	.12
Public Utilities	21,759	1.21
Other Corporate Stock	9,390	.52
Total Corporate Stock	**53,597**	**2.97**
Total Securities	**$1,803,328**	**100.00%**

Table No. 5—LOANS AND LEASE FINANCING RECEIVABLES CONSOLIDATED FIGURES, DECEMBER 31, 1984

(Amounts in thousands of dollars)

	Total	Percent to Total
Loans Secured by Real Estate:		
Construction and Land Development	$268,516	4.84%
Secured by Farmland (including farm residential and Other Improvements)	1,679	.03
Secured by 1-4 Family residential Properties	1,250,195	22.53
Secured by Multifamily (5 or more) Residential Properties	31,333	.56
Secured by nonfarm nonresidential properties	672,460	12.12
Loans to depository institutions	97,387	1.75
Loans to finance agricultural production and other loans to farmers	3,114	.06
Commercial and industrial loans	1,551,589	27.97
Acceptances of other banks	4,417	.08
Loans to individuals for household, family, and other personal expenditures (including purchased paper):		
Credit cards and related plans (includes check credit and other revolving credit plans)	157,281	2.83
Other (includes single payment and installment)	1,121,760	20.22
Loans to foreign governments and official institutions (including foreign central banks)	9,365	.17
Obligations (other than securities) of states and political subdivisions in the U.S.:		
Nonrated industrial development obligations	157,541	2.84
Other obligations (excluding securities)	417	.01
All other loans	199,158	3.59
Lease financing receivables (net of unearned income)	21,986	.40
Total loans and leases, gross	**5,548,198**	**100.00%**
Less: Unearned income on loans reflected in items above	**102,121**	
Total loans and leases (excluding unearned income)	**5,446,077**	

Table No. 7—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1984-1983-1982

	Amounts in thousands of dollars			Amounts per $100 average assets		
	1984	1983	1982	1984	1983	1982
Number of Banks	36	37	39	36	37	39
Interest Income:						
On loans	$624,238	$559,154	$564,828	$7.90	$7.27	$8.65
On balances due from depository institutions	24,664	22,524	27,715	.31	.29	.43
On securities	155,328	154,114	122,971	1.96	2.00	1.88
On Fed. funds sold and secs. purchased U/A to resell	22,737	20,757	20,976	.29	.27	.32
Other	1,388	710	467	.02	.01	.01
Total interest income	**828,355**	**757,259**	**736,957**	**10.48**	**9.84**	**11.29**
Interest expenses:						
On deposits	454,027	387,027	373,570	5.74	5.03	5.72
On Fed. funds purchased and sec. sold U/A to repurch.	35,478	25,437	43,706	.45	.33	.67
Other	6,507	8,586	9,039	.08	.11	.14
Total interest expenses	**496,012**	**421,050**	**426,315**	**6.27**	**5.47**	**6.53**
Net interest income:	**332,343**	**336,209**	**310,642**	**4.20**	**4.37**	**4.76**
Provisions for loan and lease losses	26,197	27,023	57,510	.33	.35	.88
Noninterest income:						
On Fiduciary activities	28,845	33,600	28,611	.36	.44	.44
On deposit accounts in domestic offices	26,773	24,857	18,522	.34	.32	.28
Other	34,963	32,494	28,280	.44	.42	.43
Total noninterest accounts	**90,581**	**90,951**	**75,413**	**1.14**	**1.18**	**1.15**
Gains (losses) on secs. not held in trading accounts	925	542	(109)	.01	.01	-
Noninterest expenses:						
On Salaries and Employee Benefits	162,201	170,228	156,592	2.05	2.21	2.40
On premises and fixed assets	47,166	56,278	51,662	.60	.73	.79
Other	91,572	89,033	82,855	1.16	1.16	1.27
Total noninterest expenses	**300,939**	**315,539**	**291,109**	**3.81**	**4.10**	**4.46**
Income (loss) before income taxes and extraord. items	**96,713**	**85,140**	**37,327**	**1.22**	**1.11**	**.57**
Applicable income taxes on previous line	22,717	14,611	1,903	.29	.19	.03
Income (loss) before extraordinary items	73,996	70,529	35,424	.93	.92	.54
Extraordinary items net	3,271	1,890	274	.04	.02	
Net income	**77,267**	**72,419**	**35,698**	**.97**	**.94**	**.54**
Less: dividends paid	26,037	25,856	24,663	.33	.34	.38
Other increases (decreases)	29,934	3,066	24,612	.38	.04	.38
Net addition to capital accounts	**$81,164**	**$49,629**	**$35,647**	**$1.02**	**$.64**	**$.54**

Table No. 8—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984

(Amounts in thousands of dollars)	Total	Percent to total operating income
Interest income:		
On loans	$624,238	75.36%
On lease financing receivables	494	.06
On balances due from depository institutions	24,664	2.98
On securities	155,328	18.75
On assets held in trading accounts	894	.11
On fed. funds sold and secs. purchased U/A to resell	22,737	2.74
Total interest income	**828,355**	**100%**
Interest Expense:		
On Deposits	454,027	54.81
On Fed. Funds purchased and sec. sold U/A to repurchase	35,478	4.29
On Demand to US Treasury and other borrowed money	4,667	.56
On mortgage indebt and oblig. under capitalized leases	1,338	.16
On notes and debentures subordinated to deposits	502	.06
Total interest expenses	496,012	59.88
Net interest income	**332,343**	**40.12**
Provisions for loan and lease losses	26,197	3.16
Provisions for allocated transfer risk	....	....
Noninterest income:		
On fiduciary activities	28,845	3.48
On deposit accounts in domestic offices	26,773	3.23
On gains (losses) on foreign exchange trans.	198	.02
On other foreign transactions gains (losses)	536	.07
On gains (losses) from assets held in trading act	661	.08
Other noninterest income	33,568	4.05
Total noninterest income	**90,581**	**10.93**
Gains (losses) on secs. not held in trading account	925	.11
Noninterest expenses:		
Salaries and employee benefits	162,201	19.58
Of premises and fixed assets	47,166	5.69
Other noninterest expenses	91,572	11.05
Total noninterest expenses	**300,939**	**36.32**
Income (loss) before income taxes and extraordinary items and other adjustments	96,713	11.67
Applicable income taxes on previous line	22,717	2,742
Income (loss) before extraordinary items and other adjustments	73,996	8.93
Extraordinary items and other adjust. gross of income taxes	3,271	.39
Applicable income taxes on previous line	....	....
Extraordinary items and other adjust. net of income taxes	3,271	39
Net income (loss)	**$77,267**	**9.32%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1984—Concluded

(Amounts in thousands of dollars)

NAME OF BANK	Common Stock	Surplus	Undivided Profits and Capital Reserves	Cumulative Foreign Currency Translations Adjustments	Total Equity Capital	Total Liabilities and Equity Capital
Amity Bank, Woodbridge	$527	$450	$835	....	$1,812	$37,337
Bank of New Haven	3,646	4,889	2,779	....	11,314	90,535
Bank of Stamford	2,493	2,827	831	....	6,151	56,655
Chester Bank	574	1,500	2,988	....	5,062	77,883
Citizens Bank and Trust, Glastonbury	981	2,522	2,384	....	5,887	95,277
Citytrust, Bridgeport	8,398	28,151	43,240	....	79,789	1,522,996
Colonial Bank, Waterbury	15,856	56,876	12,092	....	84,824	1,498,233
Connecticut Community Bank, Greenwich	1,000	1,000	247	....	2,247	25,153
Fidelity Trust Company, Stamford	2,000	8,000	4,490	....	14,490	208,235
Glastonbury Bank and Trust	710	2,599	3,800	....	7,109	121,567
Home Bank and Trust, Meriden	1,465	5,140	5,069	....	11,674	223,197
Housatonic Bank and Trust, Ansonia	1,324	1,297	887	....	3,508	52,074
Independent Bank and Trust, Willimantic	506	6,406	5,625	....	12,537	174,707
Jewett City Trust Company	120	480	1,507	....	2,107	23,136
Lafayette Bank and Trust, Bridgeport	620	2,217	6,209	....	9,046	154,165
Landmark Bank, Hartford	4,406	4,507	(315)	....	8,598	11,548
Manchester State Bank	750	350	1,306	....	2,406	46,264
Merchants Bank and Trust, Norwalk	977	4,029	5,353	....	10,359	191,611
Meriden Trust and Safe Deposit	100	600	804	....	1,504	16,258
New Canaan Bank and Trust	1,000	971	1,573	....	3,544	63,026

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984
(Amounts in thousands of dollars)

	Interest Income						
NAME OF BANK	On loans	On lease financing receivables	On balances due from depository institutions	On securities	On assets held in trading accounts	On federal funds sold and securities pur-chased u/a to resell	Total interest income
Amity Bank, Woodbridge	$2,479	$....	....	$509	....	$231	$3,219
Bank of New Haven	6,131	....	....	1,432	....	792	8,355
Bank of Stamford	3,587	....	$51	773	....	1,016	5,427
Chester Bank	4,912	....	1,173	1,711	....	72	7,868
Citizens Bank and Trust, Glastonbury	7,473	....	1,753	726	....	62	10,014
Citytrust, Bridgeport	131,264	13	....	16,690	....	17	147,984
Colonial Bank, Waterbury	117,246	479	6,017	18,378	$254	3,231	145,605
Connecticut Community Bank, Greenwich	2,155	....	....	327	....	101	2,583
Fidelity Trust Company, Stamford	11,910	....	962	4,932	....	1,729	19,533
Glastonbury Bank and Trust	8,659	....	151	1,883	....	577	11,270
Home Bank and Trust, Meriden	16,413	....	527	3,121	....	442	20,503
Housatonic Bank and Trust, Ansonia	2,558	....	977	2,080	....	80	5,695
Independent Bank and Trust, Willimantic	9,867	....	1,325	4,828	....	1,667	17,687
Jewett City Trust Company	909	....	....	1,057	....	160	2,126
Lafayette Bank and Trust, Bridgeport	10,817	....	1	4,004	....	316	15,138
Landmark Bank, Hartford	....	....	33	....	....	....	33
Manchester State Bank	3,618	....		242	....	527	4,387
Merchants Bank and Trust, Norwalk	15,810	....	....	1,857	....	280	17,947
Meriden Trust and Safe Deposit	811	....	....	329	....	292	1,432
New Canaan Bank and Trust	4,159	....	1	1,729		341	6,230

New England Bank and Trust, Enfield	3,575		409	852		272	5,108
New Milford Bank and Trust	7,382			3,412		166	10,960
North American Bank and Trust, Stratford	9,231	2	532	1,618		475	11,858
Old Saybrook Bank and Trust	89		27	5		297	418
Putnam Trust Company, Greenwich	18,698		820	7,150		1,342	2,8010
Salisbury Bank and Trust, Lakeville	4,058		67	1,615		185	5,925
Security Trust, Bloomfield	2,414			808		327	3,549
Seymour Trust Company	4,329			1,868		212	6,409
Simsbury Bank and Trust	8,325		2,535	4,581		841	16,282
South Windsor Bank and Trust	5,212		201	861		502	6,776
Union Trust Company, Stamford	132,061		843	42,381	243	2,799	178,327
United Bank & Trust, Hartford	40,945		5,071	13,551	397	1,415	61,329
Valley Bank and Trust, Bridgeport	6,104		511	2,281		442	9,338
Village Bank and Trust, Ridgefield	3,919		15	1,265		665	5,864
Westport Bank and Trust	13,705		664	5,614		658	20,641
Windsor Bank and Trust Company	3,413		48	858		206	4,525
Total	**$624,238**	**$494**	**$24,664**	**$155,328**	**$894**	**$22,737**	**$828,355**

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—(Continued)
(Amounts in thousands of dollars)

NAME OF BANK	Interest Expense					
	On deposits	On fed funds purchased & sec sold u/a to repurchase	On demand to US treasury and other borrowed money	On mortgage indebt and oblig under capitalized leases	On notes and debentures subordinated to deposits	Total interest expenses
Amity Bank, Woodbridge	$1,706	$4	$21		...	$1,731
Bank of New Haven	4,838	22				4,860
Bank of Stamford	2,730	294			...	3,024
Chester Bank	5,250	25	66		...	5,341
Citizens Bank and Trust, Glastonbury	5,206	45	55	$9		5,315
Citytrust, Bridgeport	80,210	8,938	2,493	249	$13	91,903
Colonial Bank, Waterbury	73,360	8,617	66	627	224	82,894
Connecticut Community Bank, Greenwich	1,444	1		5		1,450
Fidelity Trust Company, Stamford	11,185	237	168			11,590
Glastonbury Bank and Trust	6,474	62				6,536
Home Bank and Trust, Meriden	12,619	568	52	4		13,243
Housatonic Bank and Trust, Ansonia	3,394	365	40			3,799
Independent Bank and Trust, Willimantic	10,715	442	42			11,199
Jewett City Trust Company	1,273					1,273
Lafayette Bank and Trust, Bridgeport	8,010	231			26	8,267
Landmark Bank, Hartford						....
Manchester State Bank	2,501		25			2,526
Merchants Bank and Trust, Norwalk	9,287		136	24	239	9,686
Meriden Trust and Safe Deposit	408					408
New Canaan Bank and Trust	3,909	4	23			3,936

New England Bank and Trust, Enfield	3,260					3,260
New Milford Bank and Trust	7,130	2		95		7,227
North American Bank and Trust, Stratford	6,286	197	123			6,606
Old Saybrook Bank and Trust	167	4				171
Putnam Trust Company, Greenwich	16,826	66	1	36		16,929
Salisbury Bank and Trust, Lakeville	3,869					3,869
Security Trust, Bloomfield	1,865	1				1,866
Seymour Trust Company	3,144					3,144
Simsbury Bank and Trust	10,153	505	102			10,760
South Windsor Bank and Trust	3,467		52	5		3,524
Union Trust Company, Stamford	97,895	7,279	89	273		105,536
United Bank & Trust, Hartford	31,129	7,215	1,113			39,457
Valley Bank and Trust, Bridgeport	5,654	332				5,986
Village Bank and Trust, Ridgefield	3,743					3,743
Westport Bank and Trust	12,327	20				12,347
Windsor Bank and Trust Company	2,593	2		11		2,606
Total	**$454,027**	**$35,478**	**$4,667**	**$1,338**	**$502**	**$496,012**

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued

(Amounts in thousands of dollars)

NAME OF BANK	Net interest income	Provisions for loan and lease losses	Provisions for allocated transfer risk	Non Interest	
				On fiduciary activities	On deposit accounts in domestic offices
Amity Bank, Woodbridge	$1,488	$164	....	....	$346
Bank of New Haven	3,495	297	....	....	441
Bank of Stamford	2,403	174	....	....	53
Chester Bank	2,527	60	....	....	152
Citizens Bank and Trust, Glastonbury	4,699	350	....	....	339
Citytrust, Bridgeport	56,081	6,300	....	$6,008	3,165
Colonial Bank, Waterbury	62,711	7,240	....	7,307	6,991
Connecticut Community Bank, Greenwich	1,133	93	....	....	167
Fidelity Trust Company, Stamford	7,943	245	....	396	573
Glastonbury Bank and Trust	4,734	228	....	....	513
Home Bank and Trust, Meriden	7,260	481	....	324	526
Housatonic Bank and Trust, Ansonia	1,896	120	....	....	181
Independent Bank and Trust, Willimantic	6,488	340	....	262	828
Jewett City Trust Company	853	(5)	....	....	30
Lafayette Bank and Trust, Bridgeport	6,871	44	....	219	364
Landmark Bank, Hartford	33	....	....	....	....
Manchester State Bank	1,861	170	....	....	129
Merchants Bank and Trust, Norwalk	8,261	853	....	708	617
Meriden Trust and Safe Deposit	1,024	13	....	....	130
New Canaan Bank and Trust	2,294	146	....	....	187

New England Bank and Trust, Enfield	1,848	216	....	....	176
New Milford Bank and Trust	3,733	132	....	....	6
North American Bank and Trust, Stratford	5,252	147	....	....	378
Old Saybrook Bank and Trust	247	15	....	....	3
Putnam Trust Company, Greenwich	11,081	273	....	2,073	363
Salisbury Bank and Trust, Lakeville	2,056	46	....	....	71
Security Trust, Bloomfield	1,683	30	....	....	137
Seymour Trust Company	3,265	240	....	....	242
Simsbury Bank and Trust	5,522	185	....	415	621
South Windsor Bank and Trust	3,252	270	....	....	215
Union Trust Company, Stamford	72,791	5,500	....	8,316	6,108
United Bank & Trust, Hartford	21,872	930	....	2,312	1,422
Valley Bank and Trust, Bridgeport	3,352	45	....	....	162
Village Bank and Trust, Ridgefield	2,121	124	....	....	105
Westport Bank and Trust	8,294	683	....	505	932
Windsor Bank and Trust Company	1,919	48	....	....	100
Total	**$332,343**	**$26,197**	....	**$28,845**	**$26,773**

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued

(Amounts in thousands of dollars)

	Income				
NAME OF BANK	On gains (losses) on foreign exchange transactions	On other foreign transactions gains (losses)	On gains (losses) from assets held in trading accounts	Other noninterest income	Total noninterest income
Amity Bank, Woodbridge	....	....	....	$527	$873
Bank of New Haven	....	....	....	72	533
Bank of Stamford	....	....	....	71	124
Chester Bank	....	....	....	107	259
Citizens Bank and Trust, Glastonbury	....	....	....	175	514
Citytrust, Bridgeport	....	$94	....	5,469	14,736
Colonial Bank, Waterbury	$198	....	$207	5,180	19,883
Connecticut Community Bank, Greenwich	....	....	....	118	285
Fidelity Trust Company, Stamford	....	....	....	304	1,273
Glastonbury Bank and Trust	....	....	....	360	873
Home Bank and Trust, Meriden	....	....	....	287	1,137
Housatonic Bank and Trust, Ansonia	....	....	....	49	230
Independent Bank and Trust, Willimantic	....	....	....	208	1,298
Jewett City Trust Company	....	....	....	21	51
Lafayette Bank and Trust, Bridgeport	....	....	....	147	730
Landmark Bank, Hartford	....	....	....	....	0
Manchester State Bank	....	....	....	123	252
Merchants Bank and Trust, Norwalk	....	....	....	364	1,689
Meriden Trust and Safe Deposit	....	....	....	669	799
New Canaan Bank and Trust	....	....	....	203	390

New England Bank and Trust, Enfield	....	....	....	72	248
New Milford Bank and Trust	....	....	....	236	242
North American Bank and Trust, Stratford	....	....	....	1,159	1,537
Old Saybrook Bank and Trust	....	....	....	13	16
Putnam Trust Company, Greenwich	....	....	....	1,169	3,605
Salisbury Bank and Trust, Lakeville	....	....	....	303	374
Security Trust, Bloomfield	....	....	....	87	224
Seymour Trust Company	....	....	....	233	475
Simsbury Bank and Trust	....	....	....	259	1,295
South Windsor Bank and Trust	....	....	....	299	514
Union Trust Company, Stamford	....	437	380	11,210	26,451
United Bank & Trust, Hartford	....	....	74	2,020	5,828
Valley Bank and Trust, Bridgeport	....	....	....	85	247
Village Bank and Trust, Ridgefield	....	....	....	44	149
Westport Bank and Trust	....	5	....	1,639	3,081
Windsor Bank and Trust Company	....	....	....	265	366
Total	**$198**	**$536**	**$661**	**$33,568**	**$90,581**

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Gains (losses) from assets not held in trading accounts	Noninterest Expenses			
		Salaries and employee benefits	On premises and fixed assets	Other noninterest expenses	Total noninterest expenses
Amity Bank, Woodbridge	$(44)	$628	$240	$569	$1,437
Bank of New Haven	....	1,194	291	869	2,354
Bank of Stamford	....	457	241	293	991
Chester Bank	62	821	203	620	1,644
Citizens Bank and Trust, Glastonbury	22	1,791	749	1,076	3,616
Citytrust, Bridgeport	344	25,473	3,460	19,847	48,780
Colonial Bank, Waterbury	(141)	37,432	11,395	14,904	63,731
Connecticut Community Bank, Greenwich	6	545	137	403	1,085
Fidelity Trust Company, Stamford	53	4,063	1,332	1,546	6,941
Glastonbury Bank and Trust	49	2,228	831	1,213	4,272
Home Bank and Trust, Meriden	39	3,305	1,146	1,514	6,025
Housatonic Bank and Trust, Ansonia	9	672	207	595	1,474
Independent Bank and Trust, Willimantic	(147)	2,425	1,233	1,820	5,478
Jewett City Trust Company	112	320	47	207	574
Lafayette Bank and Trust, Bridgeport	....	3,127	1,117	1,832	6,076
Landmark Bank, Hartford	....	204	....	144	348
Manchester State Bank	....	717	178	533	1,428
Merchants Bank and Trust, Norwalk	10	3,737	1,134	1,800	6,671
Meriden Trust and Safe Deposit	6	894	258	369	1,521
New Canaan Bank and Trust	....	785	135	548	1,468

New England Bank and Trust, Enfield	36	732	276	523	1,531
New Milford Bank and Trust	...	1,366	399	855	2,620
North American Bank and Trust, Stratford	45	2,691	708	1,851	5,250
Old Saybrook Bank and Trust	...	186	63	216	465
Putnam Trust Company, Greenwich	(149)	6,207	1,901	2,298	10,406
Salisbury Bank and Trust, Lakeville	11	975	180	512	1,667
Security Trust, Bloomfield	(2)	648	170	432	1,250
Seymour Trust Company	...	1,091	324	760	2,175
Simsbury Bank and Trust	73	2,334	437	1,730	4,501
South Windsor Bank and Trust	(7)	1,212	304	1,027	2,543
Union Trust Company, Stamford	545	38,064	13,293	18,916	70,273
United Bank & Trust, Hartford	36	8,816	2,245	7,473	18,534
Valley Bank and Trust, Bridgeport	(216)	1,337	433	868	2,638
Village Bank and Trust, Ridgefield	108	707	203	589	1,499
Westport Bank and Trust	64	4,226	1,606	2,235	8,067
Windsor Bank and Trust Company	1	791	290	525	1,606
Total	**$925**	**$162,201**	**$47,166**	**$91,572**	**$300,939**

Table No. 10—TRUST DEPARTMENT STATISTICS, DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Amity Bank, Woodbridge	....	....
Bank of New Haven	....	....
Bank of Stamford	....	....
Chester Bank	85	$6,346
Citizens Bank and Trust, Glastonbury	....	....
Citytrust, Bridgeport	4,986	967,014
Colonial Bank, Waterbury	6,836	974,910
Connecticut Community Bank, Greenwich	....	....
Fidelity Trust Company, Stamford	372	102,256
Glastonbury Bank and Trust	386	27,355
Home Bank and Trust, Meriden	372	44,438
Housatonic Bank and Trust, Ansonia	....	....
Independent Bank and Trust, Willimantic	280	30,028
Jewett City Trust Company	....	....
Lafayette Bank and Trust, Bridgeport	688	42,072
Landmark Bank, Hartford	....	....
Manchester State Bank	....	....
Merchants Bank and Trust, Norwalk	504	208,088
Meriden Trust and Safe Deposit	607	96,206
New Canaan Bank and Trust	....	....
New England Bank and Trust, Enfield	....	....
New Milford Bank and Trust	....	....
North American Bank and Trust, Stratford	....	....
Old Saybrook Bank and Trust	....	....
Putnam Trust Company, Greenwich	1,304	465,047
Salisbury Bank and Trust, Lakeville	189	36,479
Security Trust, Bloomfield	....	....
Seymour Trust Company	155	25,930
Simsbury Bank and Trust	614	45,750
South Windsor Bank and Trust	....	....
Union Trust Company, Stamford	5,693	1,946,642
United Bank & Trust, Hartford	1,426	575,659
Valley Bank and Trust, Bridgeport	....	....
Village Bank and Trust, Ridgefield	....	....
Westport Bank and Trust	388	84,323
Windsor Bank and Trust Company	....	....
Total	**24,885**	**$5,678,543**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator Accounts	1,026	$168,906
Conservator, guardian, trustee and other similar accounts	15,146	2,875,364
Agency, custodian, safekeeping and other similar accounts	8,713	2,634,273
Total	**24,885**	**$5,678,543**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$1,741,903
Stocks		1,941,941
Real estate mortgages		157,488
Real estate		62,142
Savings and other time deposits		155,274
Uninvested and undistributed cash		46,239
Miscellaneous items		16,846
Other assets, including common trust funds		1,556,710
Total		**$5,678,543**

SAVINGS BANKS

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/Trustees; Italicized type indicates Chairman

ADVEST BANK (HARTFORD)
Incorporated 1984

EXECUTIVE OFFICERS—*President, John F. Beckert;* Vice President, Brian T. Cremin; Vice President, Nicholas A. Konon, Jr.

DIRECTORS—John J. Crawford, Jeffrey C. Linfert, Howard W. Nannen, Jr., Robert L. Thomas, *John F. Beckert.*

AMERICAN SAVINGS BANK (NEW BRITAIN)
Incorporated 1862

EXECUTIVE OFFICERS—*President and Treasurer, Norman F. W. Erickson;* Vice President and Secretary, Richard N. Wedmore; Vice President, James F. Dewey; Vice President, M. William Slade, Jr.; Vice President, Richard M. Furniss; Vice President, Thomas M. Leonard; Vice President, Donald H. Foberg; Vice President, Phillip J. Forauer.

DIRECTORS—Paul J. Anderson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Norman F. W. Erickson, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Julian C. Pease, Stanley W. Shepard.

THE BANK MART (BRIDGEPORT)
Incorporated 1859

EXECUTIVE OFFICERS—*President, Richard F. Freeman;* Senior Vice President, Marcia B. Goodman; Senior Vice President, John A. Jackson, Jr.; Senior Vice President, Emmett G. Murphy; Treasurer, Thomas F. Holloway; Secretary, Barbara A. Peterson; Vice President, Doris Bayus; Vice President, Joseph P. Coyne, Jr.; Vice President, Douglas H. Ferguson; Vice President, Terrence J. Shannon; Vice President, Stephen B. Smith.

DIRECTORS—Hugh V. Allison, Richard P. Bodine, Sr., Seth O.L. Brody, Donald B. Christie, Fred C. Frassinelli, Jr., Richard F. Freeman, John H. Larson, John P. Maloney, *Philip R. Marsilius,* Joseph C. Olson, V. Gibney Patterson, Harry B. Rowell, Jr., Harold C. Smith, Elinor F. Wilber, Peter Wilkinson.

THE BANKING CENTER (WATERBURY)
Incorporated 1850

EXECUTIVE OFFICERS—Chairman and Secretary, Edward J. Holcomb; *President and Treasurer, John P. Burke.*

DIRECTORS—John Benson, John F. Burbank, John P. Burke, H. Maxwell Burry, Jr., Richard Derr, Milton Greenblatt, Sue S. Grossman, *Edward J. Holcomb,* Richard W. Michaels, J. Garry Mitchell, Addis W. Morgan, Robert J. Narkis, Reginald H. Post, Gerald A. Scutt, Frank E. Shepard, Jr., Justin L. Smith, Jr., Stedman G. Sweet, C. Dinsmore Tuttle, Joseph A. Zimmermann.

BERLIN SAVINGS BANK
Incorporated 1873

EXECUTIVE OFFICERS—*President, Richard S. Martin;* Senior Vice President and Treasurer, William N. Wixon; Vice President, Richard G. Anderson; Vice President, Richard J. Toman; Secretary, Dorothy A. Bialek; Comptroller, Robert W. Anderson.

DIRECTORS—Leonard Abrahamson, L. Bowman Banford, Clifton A. Benson, William F. Loughlin, Jr., John S. Filbert, Frank Fraprie, John A. Kaestle, Richard S. Martin, Prentice M. Troup, Horace B. Van Dorn, Joanne G. Ward, Dana Whitman, Jr.

BRANFORD SAVINGS BANK
Incorporated 1890

EXECUTIVE OFFICERS—*President and Treasurer, Harry F. Whittemore, Jr.;* Executive Vice President, Jeffrey C. Clark; Senior Vice President and Secretary, John H. Holman; Senior Vice President, Charles H. Blood; Vice President, Walter E. Mullen.

DIRECTORS—Norbert W. Church, Jeffrey C. Clark, Erle C. Curtis, Andrew Criscuolo, Ralph L. De Lucia, Leslie C. Findell, Lois Flesche, John H. Holman, Richard Kuhl, John Leffingwell, Bernard H. Page, Thomas Sloane, Leonard Spear, Richard W. Squeri, *Donald E. Stevens*, Henry L. Stoddard, Kenneth P. Thompson, Harry F. Whittemore, Jr., Nathan Zaffin.

BRISTOL SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS—*President, Edward P. Lorenson;* Vice President, Daniel J. Casey; Vice President, Richard N. LaMothe; Vice President and Treasurer, David Melenski; Vice President, Howard T. Schmelder; Vice President and Secretary, Robert E. Chapman; Vice President, John S. Driscoll.

DIRECTORS—Sherwood L. Anderson, III, Thomas F. Cosgrove, Robert W. Fiondella, Terry B. Fletcher, Patrick J. Hogan, Katherine C. Ill, Edwin V. Ladd, Jr., *Edward P. Lorenson*, Robert R. Maynard, Carl R. Sellberg, Aaron P. Silver, Robert L. Tetro, Roderick R. Washburn, Robert J. Williamson.

THE BROOKLYN SAVINGS BANK (DANIELSON)
Incorporated 1872

EXECUTIVE OFFICERS—*President and Secretary, Donald H. Wheeler;* Vice President and Treasurer, Thomas E. Payne; Vice President, Robert J. Aulie.

DIRECTORS—Joseph E. Baier, James J. Byrnes, Jr., *A. Morrison Ennis*, Michael P. Pappas, Mildred B. Pierce, Paul E. Roper, Clarence J. Salmon, Romeo P. Vezina, Donald H. Wheeler.

BURRITT INTERFINANCIAL BANCORPORATION (NEW BRITAIN)
Incorporated 1889

EXECUTIVE OFFICERS—*President and Treasurer, John C. Jaynes;* Executive Vice President, Timothy Nadeau; Senior Vice President, Barbara J. Bennett; Senior Vice President and Secretary, Richard C. Syrett; Vice President, John S. Barnes; Vice President, Robert J. Kasper; Vice President, David W. Nuss; Vice President, Robert M. Pawloski; Vice President, Foster S. White.

DIRECTORS—Ruthe W. Boyea, Harold M. Brodsky, Judith W. Brown, Michael J. Cimino, Raymond E. Cummings, John E. Downes, Harold J. Eisenberg, J. Brian Gaffney, John C. Jaynes, Henry V. Pelton, Anthony R. Puskarz, Sr., Rev. Mark Rohrbaugh, Richard C. Syrett, Angelo Tomasso, Jr.

THE CENTRAL BANK FOR SAVINGS (MERIDEN)
Incorporated 1851

EXECUTIVE OFFICERS—*President, James H. Doak, Jr.;* Senior Vice President and Treasurer, Robert W. Monroe; Senior Vice President, Richard J. Leary; Vice President and Comptroller, Robert L. L'Heureux, Jr.; Vice President, Peter L. Kotsuske; Vice President, Kenneth G. Penfield; Vice President, Ralph Winchester; Secretary, Leah M. Peczynski.

DIRECTORS—Robert G. Barnes, Jr., Craig A. Bossi, A. Lee Campione, James H. Doak, Jr., Raymond E. Donovan, Thomas L. Ferry, Jr., Dennis F. Gaffney, William H. Goldfarb, David T. Lacey, Amelia P. Mustone.

CHELSEA GROTON SAVINGS BANK (MYSTIC)
Incorporated 1854

EXECUTIVE OFFICERS—*President and Treasurer, Edward M. Regets;* Vice President, Mark A. Turner; Vice President, George W. Strouse; Vice President, John F. Ryder.

DIRECTORS—Allyn L. Brown, Jr., Leonard D. Royce, Shepard B. Palmer, Jr., Raymond A. Helmboldt, Rutherford L. Swatzburg, Philip C. Greene, *Edward M. Regets*, Robert B. Acker, Katherine N. Fuller, Marjorie P. Moore, Richard E. Blodgett, Jr., Andrew W. Perry, II, Fred Seeman, Thomas F. Costello.

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income (losses) before income taxes and extraordinary items	Applicable income taxes	Income (losses) before extraordinary items and other adjust	Extraordinary items and other adjust gross of income taxes	Applicable income taxes	Extraordinary items and other adjust net of income taxes	Net income (losses)
Amity Bank, Woodbridge	$716	$290	$426				$426
Bank of New Haven	1,377	361	1,016				1,016
Bank of Stamford	1,362	643	719				719
Chester Bank	1,144	252	892				892
Citizens Bank and Trust, Glastonbury	1,269	394	875				875
Citytrust, Bridgeport	16,081	1,877	14,204				14,204
Colonial Bank, Waterbury	11,482	3,840	7,642	$3,320		$3,320	10,962
Connecticut Community Bank, Greenwich	246	70	176				176
Fidelity Trust Company, Stamford	2,083	523	1,560				1,560
Glastonbury Bank and Trust	1,156	136	1,020				1,020
Home Bank and Trust, Meriden	1,930	485	1,445				1,445
Housatonic Bank and Trust, Ansonia	541	105	436				436
Independent Bank and Trust, Willimantic	1,821	(28)	1,849				1,849
Jewett City Trust Company	447	81	366				366
Lafayette Bank and Trust, Bridgeport	1,481	266	1,215	(49)		(49)	1,166
Landmark Bank, Hartford	(315)		(315)				(315)
Manchester State Bank	515	198	317				317
Merchants Bank and Trust, Norwalk	2,436	523	1,913				1,913
Meriden Trust and Safe Deposit	295	123	172				172
New Canaan Bank and Trust	1,070	448	622				622

New England Bank and Trust, Enfield	385	79	306				306
New Milford Bank and Trust	1,223	198	1,025				1,025
North American Bank and Trust, Stratford	1,437	329	1,108				1,108
Old Saybrook Bank and Trust	(217)		(217)				(217)
Putnam Trust Company, Greenwich	3,858	991	2,867				2,867
Salisbury Bank and Trust, Lakeville	728	5	723				723
Security Trust, Bloomfield	625	273	352				352
Seymour Trust Company	1,325	435	890				890
Simsbury Bank and Trust	2,204	256	1,948				1,948
South Windsor Bank and Trust	946	162	784				784
Union Trust Company, Stamford	24,014	6,947	17,067				17,067
United Bank & Trust, Hartford	8,272	1,252	7,020				7,020
Valley Bank and Trust, Bridgeport	700	266	434				434
Village Bank and Trust, Ridgefield	755	190	565				565
Westport Bank and Trust	2,689	677	2,012				2,012
Windsor Bank and Trust Company	632	70	562				562
Total	**$96,713**	**$22,717**	**$73,996**	**$3,271**	....	**$3,271**	**$77,267**

Table No. 9—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Equity capital Dec. 31, 1983	Net income (loss)	Less: cash dividends declared	Other increases (decreases)	Total	Equity capital Dec. 31, 1984
Amity Bank, Woodbridge	$1,427	$426	$53	$12	$385	$1,812
Bank of New Haven	6,928	1,016		3,370	4,385	11,314
Bank of Stamford	3,743	719		1,689	2,408	6,151
Chester Bank	4,434	892	217	(47)	628	5,062
Citizens Bank and Trust, Glastonbury	4,912	875	278	378	975	5,887
Citytrust, Bridgeport	63,564	14,204	3,359	5,380	16,225	79,789
Colonial Bank, Waterbury	78,101	10,962	4,239		6,723	84,824
Connecticut Community Bank, Greenwich	2,112	176	30	(11)	135	2,247
Fidelity Trust Company, Stamford	13,534	1,560	604		956	14,490
Glastonbury Bank and Trust	5,417	1,020	273	945	1,692	7,109
Home Bank and Trust, Meriden	10,711	1,445	460	(22)	963	11,674
Housatonic Bank and Trust, Ansonia	3,153	436	81		355	3,508
Independent Bank and Trust, Willimantic	11,276	1,849	588		1,261	12,537
Jewett City Trust Company	1,820	366	72	(7)	287	2,107
Lafayette Bank and Trust, Bridgeport	8,525	1,166	496	(149)	521	9,046
Landmark Bank, Hartford		(315)		8,913	8,598	8,598
Manchester State Bank	2,164	317	75		242	2,406
Merchants Bank and Trust, Norwalk	9,449	1,913	898	(105)	910	10,359
Meriden Trust and Safe Deposit	1,395	172	72	9	109	1,504
New Canaan Bank and Trust	3,022	622	100		522	3,544

New England Bank and Trust, Enfield	2,517	306	120	13	199	2,716
New Milford Bank and Trust	4,343	1,025		2,173	3,198	7,541
North American Bank and Trust, Stratford	5,698	1,108	278		830	6,528
Old Saybrook Bank and Trust		(217)		2,050	1,833	1,833
Putnam Trust Company, Greenwich	23,854	2,867	1,050		1,817	25,671
Salisbury Bank and Trust, Lakeville	4,658	723	255	(8)	450	5,108
Security Trust, Bloomfield	2,829	352			352	3,181
Seymour Trust Company	7,306	890	399		491	7,797
Simsbury Bank and Trust	11,103	1,948	569		1,379	12,482
South Windsor Bank and Trust	4,153	784	223		561	4,714
Union Trust Company, Stamford	108,801	17,067	8,798		8,269	117,070
United Bank & Trust, Hartford	36,506	7,020	1,416		5,604	42,110
Valley Bank and Trust, Bridgeport	4,659	434		(26)	408	5,067
Village Bank and Trust, Ridgefield	3,052	565	190	120	495	3,547
Westport Bank and Trust	11,309	2,012	695	5,208	6,525	17,834
Windsor Bank and Trust Company	2,673	562	139	49	472	3,145
Total	**$469,148**	**77,267**	**$26,037**	**$29,934**	**$81,164**	**$550,312**

Table No. 11—ABSTRACTS OF REPORTS FROM 1945-1984 (Amounts in thousands of dollars)

		Assets						Liabilities					
Year	Number of banks	Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other Liabilities including federal funds purchased	Total assets or liabilities
1945	63	120,963	456,392	44,366	126,884	10,751	694	696,381	....	20,769	35,182	6,717	**760,052**
1946	62	160,142	434,974	48,417	140,504	10,396	726	729,607	....	21,491	39,175	4,887	**795,162**
1947	62	206,383	360,082	51,771	154,730	10,287	813	715,952	....	21,996	41,645	4,475	**784,069**
1948	62	231,644	348,830	59,829	148,724	10,272	1,010	729,268	....	22,746	44,112	4,182	**800,311**
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	....	22,771	46,781	5,283	**819,612**
1950	57	283,726	347,426	73,820	170,674	11,424	1,517	810,830	....	23,546	47,037	7,176	**888,590**
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	....	23,876	48,628	8,313	**1,039,868**
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	....	24,276	51,047	11,021	**1,091,747**
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	....	25,926	55,306	12,240	**1,106,382**
1954	53	415,816	350,739	106,362	212,685	14,301	/ 4,486	1,008,289	....	26,850	55,076	14,174	**1,104,389**
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	....	29,215	60,453	14,803	**1,179,553**
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	....	31,028	63,205	16,330	**1,247,016**
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	....	32,860	67,691	19,791	**1,281,274**
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	....	33,198	70,282	19,210	**1,275,889**
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	....	36,657	78,718	18,563	**1,390,434**
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	....	37,091	83,831	49,712	**1,438,828**
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	....	37,222	89,109	53,939	**1,534,319**
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	....	39,942	96,675	67,156	**1,679,98**
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	....	42,884	99,733	65,902	**1,760,116**
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	....	43,998	107,663	57,285	**1,826,912**
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	....	47,152	117,132	60,088	**1,978,854**
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	....	61,319	126,193	72,184	**2,152,314**
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	....	62,285	137,234	75,650	**2,465,187**
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	....	68,217	149,148	81,886	**2,754,765**
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	$34,837	71,174	164,084	147,797	**2,827,808**
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	**3,200,661**
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	**3,088,966**
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	**3,885,531**
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	**4,309,556**
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	**4,469,305**
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	**4,739,496**
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012		94,342	299,589	451,612	**4,999,555**
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726		108,834	365,576	317,194	**6,568,330**
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641		110,903	394,236	706,106	**7,469,886**
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224		114,142	433,330	834,154	**8,337,850**
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393		113,575	478,731	1,005,312	**9,081,011**
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342		123,317	512,024	1,277,228	**9,646,911**
1982	40	6,293,016	447,255	1,464,900	1,718,168	184,244	710,374	8,725,022		123,690	564,510	1,404,735	**10,817,957**
1983	37	4,974,524	511,910	1,314,729	847,743	149,172	378,111	7,039,650		87,587	447,090	601,862	**8,176,189**
1984	34	5,390,774	552,628	1,250,700	796,560	141,063	437,515	7,384,766		88,397	467,914	628,173	**8,569,240**

CITY SAVINGS BANK OF MERIDEN
Incorporated 1874

EXECUTIVE OFFICERS—*President, Robert K. Montgomery;* Senior Vice President, Secretary and Treasurer, L. Clark Robison; Vice President, David P. Walker

DIRECTORS—Eugene E. Bertolli, Arthur D. Boutilier, Jr., Michael M. Conroy, Foster M. Johnson, Jr., Marvin Kosofsky, Robert K. Montgomery, Gary O. Olson, L. Clark Robison, Richard D. Stapleton

COLLINSVILLE SAVINGS SOCIETY
Incorporated 1853

EXECUTIVE OFFICERS—*President and Treasurer, Ralph A. Benson, Sr.;* First Vice President and Secretary, Michael A. Langer; Vice President, Arthur S. Bristol

DIRECTORS—Ralph A. Benson, Sr., Arthar S. Bristol, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, John R. Miner, Jr., Roy H. Olson, Clair W. Wilder

CONNECTICUT SAVINGS BANK (NEW HAVEN)
Incorporated 1857

EXECUTIVE OFFICERS—*President, Paul H. Johnson;* Executive Vice-President, Secretary and Treasurer, Robert C. Davis, Jr.; Executive Vice President, Andrew W. DelGrego; Executive Vice President, F. Perry Wilson; Senior Vice President, William R. Ainsworth; Senior Vice President, B. Patrick Madden; Senior Vice President, Frank Merola; Senior Vice President, Robert L. Theve; Senior Vice President, Richard P. Wood; Senior Vice President, John E. Wright

DIRECTORS—Mary B. Arnstein, Barry R. Banducci, Roland M. Bixler, Samuel W. Bowlby, Henry Chauncey, Jr., James P. Comer, Abbott H. Davis, Jr., Ralph W. Halsey, Jr., Marshall R. Holley, Philetus H. Holt, Lawrence W. Iannotti, Paul H. Johnson, Clayton A. Kolstad, Nancy N. Kops, Robert J. Leeney, Victor H. Vroom

THE DERBY SAVINGS BANK
Incorporated 1846

EXECUTIVE OFFICERS—*President and Treasurer, Harry P. DiAdamo, Jr.;* Executive Vice President and Secretary, John F. Costigan; Vice President, David A. Dedman; Vice President, Donald J. Frillici; Vice President, Oliver G. McLean, Jr.; Vice President, Thomas H. Wells; Vice President, Janet B. Williams

DIRECTORS—Achille A. Apicella, John J. Brennan, John F. Costigan, John B. Dearborn, *Harry P. DiAdamo, Jr.*, Angelo E. Dirienzo, Laura J. Donahue, William M. Miller, Frank M. Osak, Jr., John M. Rak, G. Jeffrey Reynolds, Bronislaw Winnick

THE DIME SAVINGS BANK OF NORWICH
Incorporated 1869

EXECUTIVE OFFICERS—*President, Severn T. Johanessen;* Senior Vice President and Treasurer, Clifford P. Kumpl; Senior Vice President and Secretary, James P. Cronin; Vice President, Joseph R. Silvestri

DIRECTORS—Craig Bode, Richard S. Camp, Leon R. Chambers, James P. Cronin, Frank D. Demicco, Harold W. Higgins, Carl K. Hichon, Severn T. Johanessen, Clifford P. Kumpl, Joseph S. Longo, Benjamin J. Lord, Jr., *Howard Markett*

THE DIME SAVINGS BANK OF WALLINGFORD
Incorporated 1871

EXECUTIVE OFFICERS—*President and Treasurer, Francis P. Feeney;* Executive Vice President and Secretary, John C. Shortell; Senior Vice President, Daniel P. Sullivan, Jr.; Senior Vice President, Peter G. Pfau; Vice President, Robert L. Carmody; Vice President, John E. Franco, Jr.; Comptroller, Ronald J. Hall

DIRECTORS—Henry E. Bartels, Joseph H. Bateman, Charles G. Crump, *Francis P. Feeney*, Rosalind F. Gallagher, Wm. Neal MacKenzie, John J. Norton, Alfred T. St. James, Fred A. Valenti

ESSEX SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*Chairman and Treasurer, Robert F. Herbst;* President, Douglas H. Olson; Vice President and Controller, Spencer M. Quintin, Sr.; Vice President and Secretary, Richard Watrous; Vice President, Edward H. Hemmann

DIRECTORS—William A. Boyd, James D. Connors, *Robert F. Herbst*, Donald P. Morrison, G. Peter Neilsen, Douglas H. Olson, James D. Reardon, John J. Speirs, Jr., Phillip J. Stueck, John P. Wollack

THE FAIRFIELD COUNTY SAVINGS BANK (NORWALK)
Incorporated 1874

EXECUTIVE OFFICERS—*President, F. Richard Gregory;* Executive Vice President, Donald M. Lockwood; Vice President, Robert B. Devine; Treasurer, John F. Romano; Corporate Secretary, Frances E. Stephanak; Vice President, C. A. Fiorella; Vice President, Catherine F. Cody; Vice President, Dorothy E. Carr; Vice President, Joan Casolo.

DIRECTORS—Mary Jane Balser, Robert B. Devine, Philip W. Goodwin, *F. Richard Gregory*, Donald M. Lockwood, John F. Piro, Thomas J. Riordan, Jr., William F. Stephanak, Samuel J. Stewart, III.

FARMERS AND MECHANICS SAVINGS BANK (MIDDLETOWN)
Incorporated 1858

EXECUTIVE OFFICERS—*Chairman, Arthur E. Webster, Jr.;* President, Ralph H. Shaw, II; Senior Vice President, John A. Barr, Jr.; Senior Vice President, Kenneth R. Kjellen; Senior Vice President, Bruce A. Ricker; Vice President and Treasurer, David H. Kelsey; Vice President, J. Richard Franklin, Corporate Secretary, Pauline M. Hamblett.

DIRECTORS—Paul S. Carrier, Jr., Gregory G. Curtis, Ellen G. D'Oench, F. Martin Dohl, Edward J. Fitzgerald, Jr., Stanley E. Gifford, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Carmelo J. Mazzotta, Jr., J. Warren Mylchreest, Jr., Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Paul Schuster, Ralph H. Shaw, II, Robert H. Simmons, *Arthur E. Webster, Jr.*

FARMINGTON SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*President and Treasurer, John W. Grouten;* Vice President and Comptroller, John H. Hangen; Vice President, Robert J. Grubbs; Secretary, Priscilla M. Smulski.

DIRECTORS—*Frank A. Cadwell, Jr.*, George S. Chase, Howard H. Coe, John M. Deming, C. Parker Fleming, John W. Grouten, William F. Grunewald, Harriet B. Lidgerwood, John B. Parsons, William L. Wollenberg.

GATEWAY BANK (NEWTOWN)
Incorporated 1860

EXECUTIVE OFFICERS—*President, Leland C. Gates;* Treasurer, William D. Rider; Senior Vice President and Secretary, Janet Wolucki.

DIRECTORS—Robert G. Bowman, C. Walter Buhler, Renwick E. Case, Theodore B. Covert, E. Roger Clark, A. Reid Cross, Edward J. Flynn, Thomas J. Gardella, Leland C. Gates, Jr., Charles C. Judd, James W. Kambas, William O. Keene, John W. Kubovic, Thomas R. Lyons, William J. Overlock, Samuel F. Pierson, *William D. Rider*, J. Forbes Rogers, Charles D. Staack, Clayton B. Weed, Jr., John H. Woodward, Janet S. Wolucki.

THE GUILFORD SAVINGS BANK
Incorporated 1875

EXECUTIVE OFFICERS—*President and Treasurer, David D. Dudley;* Vice President and Secretary, Gilbert M. Lombard, Jr.

DIRECTORS—Edwin D. Bartlett, John M. C. Betts, Richmond H. Curtiss, David D. Dudley, Hugh McK. Jones, John B. Kidney, Gilbert M. Lombard, Jr., *Gilbert M. Lombard, Sr.*, H. Logan Page, III, Winthrop F. Smith.

JEWETT CITY SAVINGS BANK
Incorporated 1873

EXECUTIVE OFFICERS—*President, Reino E. Horstmeyer;* Vice President and Treasurer, Paul E. Chase; Vice President, Kevin C. Merchant; Vice President, Joseph A. Simmons, Jr.; Secretary, Shirley M. Pierce.

DIRECTORS—Robert L. Brodeur, Edward J. Chominski, Don K. Collins, Dominic Demicco, Richard J. Dada, Albert G. Gosselin, Sr., Reino E. Horstmeyer, *H. Eugene Labonne*, John A. Ricketts, Donald P. Vachon.

THE LIBERTY BANK FOR SAVINGS (MIDDLETOWN)

Incorporated 1825

EXECUTIVE OFFICERS—*President, Frank J. Godwin, Jr.*; Executive Vice President, Patrick J. Crowley; Executive Vice President, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice President, Paul H. Beaulac; Senior Vice President, Philip P. Cacciola; Vice President, Barbara K. Aubin; Vice President, Joseph S. Carta; Vice President, Ronald J. Catrone; Vice President, Robert M. Hoppenstedt; Vice President, Robert E. Lee; Vice President, Robert S. Muirhead, Jr.; Vice President, James F. Seagrave; Vice President, Paul A. Suprin; Secretary, Shirley F. Williams.

DIRECTORS—Charles W. Anthes, Donald C. Davis, Woodbridge A. D'Oench, George W. Fraser, Jr., Frank J. Godwin, Jr., Raymond S. Hedges, Ann N. Hibino, Harry M. Johnson, Milton R. Johnson, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, John B. Newman, Nathan I. Shapiro, Luther F. Stearns, Robert E. Stevens, Eugene F. Sturgeon, *William E. Tucker*.

LITCHFIELD BANCORP

Incorporated 1850

EXECUTIVE OFFICERS—*President, Howard E. Kerpelman*; Vice President, Sidney W. Hine; Vice President and Secretary, Ruth K. Berlet.

DIRECTORS—Francis M. Dooley, Robert W. Doyle, George C. Dudley, Robert M. Fitzgerald, Sidney W. Hine, William M. Houldin, Jr., Howard E. Kerpelman, Donald Mayland, Donald G. Miller, Bertram Read, Edward M. Sepples, Jr., E. Geoffrey Ward, Jr.

MECHANICS SAVINGS BANK (HARTFORD)

Incorporated 1861

EXECUTIVE OFFICERS—*President, Jack C. Myles*; Vice President and Treasurer, Ernest C. Wignall; Vice President, Thomas R. Hurt; Senior Vice President and Controller, Reinhold Quasnitschka; Senior Vice President, William J. Anderson; Senior Vice President, Richard T. Langan; Vice President, Roger W. Broberg; Vice President, Robert R. Northover; Vice President, Clifford R. Ongley.

DIRECTORS—Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, John Donnelly, Sister Francis Marie Garvey, Worth Loomis, John S. Murtha, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Samuel H. Title, Bruce N. Torell, John L. Way, 2nd.

MILFORD SAVINGS BANK

Incorporated 1872

EXECUTIVE OFFICERS—*President, Howard B. Treat, Jr.*; Executive Vice President and Treasurer, Paul W. Austin; Vice President, Theodore H. Goodwin; Vice President, Robert E. Coulombe, Jr.; Comptroller, Thomas F. Hibson, Sr.; Secretary, June M. Kugler.

DIRECTORS—Paul W. Austin, Robert D. Beard, Robert J. Clemence, Joseph J. Einhorn, Harold S. Greenbaum, William D. Harlow, Joseph P. Kaluzynski, Howard S. Merk, Clement P. Passariello, Alvin C. Smith, Deforest W. Smith, Robert H. Smith, Francis W. Stosse, Sally A. Stowe, Howard B. Treat, Jr., Frederick B. Warren.

MOODUS SAVINGS BANK

Incorporated 1870

EXECUTIVE OFFICERS—*President, Raymond N. Kellogg, III*; Senior Vice President, John J. Blaschik; Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS—Edgar H. Bishop, John J. Blaschik, Sumner I. Brownell, George P. Drenga, Hermine J. Fiala, Rudolph R. Hoffmann, William T. Hood, Jr., Raymond N. Kellogg, III, Dan Mairs, Jr., David Silberstein, Burton Tucker, *Charles J. Wolf, Jr.*, John F. Yeomans.

NAUGATUCK SAVINGS BANK

Incorporated 1870

EXECUTIVE OFFICERS—*President, Richard D. Coe*; Executive Vice President and Treasurer, Stephen J. Sweeney, Jr.; Vice President and Secretary, Mark C. Yanarella; Comptroller, William N. Villano.

DIRECTORS—Gordon A. Anderson, John D. Aresta, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, Henry T. Moeckel, *Adrian C. Olson*, Robert C. Sutherland, Stephen J. Sweeney, Jr., Carl R. Toothaker, Louis F. Voegeli.

NEW ENGLAND SAVINGS BANK (NEW LONDON)
Incorporated 1827

EXECUTIVE OFFICERS—*President, Richard L. Creviston;* Executive Vice President, William R. Attridge; Senior Vice President, Lawrence E. Alderson, Sr.; Senior Vice President and Comptroller, Joseph H. Coutu; Senior Vice President, Robin Honiss; Senior Vice President, David C. Whelden; Vice President and Treasurer, David J. Krug; Vice President, Herbert L. Lindblom; Vice President, Michael Velgouse, Jr.; Corporate Secretary, Margaret L. Trakas.

DIRECTORS—Richard A. Bauerfeld, John Beveridge, Ernest C. Burnham, Jr., Pierce F. Connair, *Richard L. Creviston,* Robert A. Doherty, Louis Fiorelli, Neil E. Humphreville, Lewin G. Joel, Jr., Frank J. Laycock, Dorothy B. Leib, Otto E. Liebig, Jr., Robert W. Marrion, William W. Miner, John F. Mirabito, Steven E. Pitts, Charles J. Poole, Stanley Popiel, Julia H. Smith, Robert J. Sullivan, Jr., James H. Thach, III, James R. Vest, Donald R. Welter.

THE NEW HAVEN SAVINGS BANK
Incorporated 1838

EXECUTIVE OFFICERS—*President, Robert M. Geier;* Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice President, Kenneth P. Kaminsky; Senior Vice President, Thomas A. Lafreniere; Vice President and Secretary, Robert F. Crosby; Vice President, Gerald W. Blood; Vice President, Lillian A. Celone; Vice President, Richard D. Johnson, Jr.; Vice President, Charles S. Palmer; Vice President, David R. Rice; Vice President, Willie Spence; Vice President, Alfred E. Tosetti; Vice President, Phyllis E. Ceccarelli; Vice President, Richard S. Dart; Vice President, John Vespasiano; Vice President, Randall S. Miller; Vice President and Controller, Frank W. Colton.

DIRECTORS—John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon, Jr., Jane D. Keeler, John M. Lyons, Philip Paolella, Catherine St. John, Robert N. Schmalz, C. Thomas Smith, Charles L. Terrell, Paul D. Wingate.

NEW MILFORD SAVINGS BANK
Incorporated 1858

EXECUTIVE OFFICERS—*President, F. Wayne Arnold;* Executive Vice President and Treasurer, Brian A. Arnold; Vice President and Comptroller, Jordan E. Barrows; Vice President, Betty A. Fredlund; Vice President, Peter J. Sheehan.

DIRECTORS—Forrest D. Arnold, *F. Wayne Arnold,* Willis H. Barton, Jr., Herbert E. Bullock, Ralph F. Camp, John V. Haxo, Arthur L. Sega, Julian I. Slone.

NEWTOWN SAVINGS BANK
Incorporated 1855

EXECUTIVE OFFICERS—*President and Treasurer, Kenneth M. Adams;* Senior Vice President, William R. Potter; Senior Vice President and Secretary, Joseph R. Humeston; Vice President, David H. Treadwell; Vice President, John F. Holian; Comptroller, Kenneth W. Evans.

DIRECTORS—*Kenneth M. Adams,* Nelson G. Curtis, Robert S. Grossman, John F. Holian, William A. Honan, Jr., Joseph R. Humeston, James M. Osborne, Jr., Gene A. Rubino, Elizabeth H. Smith, Russell F. Strasburger.

NORTHWEST BANK FOR SAVINGS (WINSTED)
Incorporated 1875

EXECUTIVE OFFICERS—*President, James E. Davis;* Vice President, William B. Weber; Vice President, Richard P. Rogers; Treasurer, James A. Frink; Secretary, Susan L. Belle-Isle.

DIRECTORS—Harry C. Cook, James E. Davis, Milton Dolinsky, Jonathan F. Ells, Charles J. Fecto, Andrew S. Grinvalsky, John B. Kenney, Caroline B. LaMonica, Norman F. Thompson III.

NORWALK SAVINGS SOCIETY
Incorporated 1849

EXECUTIVE OFFICERS—*President and Treasurer, Robert T. Judson;* Vice President, Jere T. Dorney; Vice President, John J. Duffy, Jr.; Vice President, John W. Galar, Jr.; Vice President, Charles F. Howell; Secretary, Richard J. Stumpf.

DIRECTORS—*Francis L. Bennett,* Peter Driscoll, Vincent Gennario, William M. Gilmore, Robert T. Judson, Antonios Karadimas, Edward J. Kelley, Nicholas J. Nardi, Donald St. John.

THE NORWICH SAVINGS SOCIETY
Incorporated 1824

EXECUTIVE OFFICERS—*President, Edgar C. Gerwig;* Senior Vice President and Secretary, Daniel R. Dennis, Jr.; Senior Vice President and Treasurer, Michael J. Hartl; Senior Vice President, J. Roger Marien; Senior Vice President, Stephen J. St. Clair; Vice President, W. Paul Kaminski, Jr.

DIRECTORS—Paul R. Duevel, William J. Evans, Edgar C. Gerwig, Vincent A. Laudone, Walter L. McGill, Harrison D. Noyes, Jr., D. Leslie Olsen, Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

PEOPLE'S BANK (BRIDGEPORT)
Incorporated 1842

EXECUTIVE OFFICERS—*Chairman, Norwick R. Goodspeed;* President, David E. A. Carson; Senior Executive Vice President, John L. Flannery; Executive Vice President, Edward M. Freda; Executive Vice President, Leonard N. Mainiero; Executive Vice President, James P. Biggs; Senior Vice President, Raymond P. Granville; Senior Vice President, Jeffrey L. Coulson; First Vice President, Robert B. Booth; First Vice President, Edward H. Bucnis; First Vice President, Francis Callahan; First Vice President, Paul H. Hughes II; First Vice President, John A. Klein; First Vice President, Michael Leone; First Vice President, George W. Morriss; First Vice President, William G. Polk; First Vice President, Robert Woerheide; Vice President, Craig A. Atkinson; Vice President, Michael Barr; Vice President, Theodore M. Beebe; Vice President, Bruce Brett; Vice President, Joseph G. Cervini; Vice President, Paul DelFino; Vice President, Joseph J. Drauss, Jr.; Vice President, Walter Dusza, Jr.; Vice President, Ronald W. Gibbs; Vice President, Alan J. Grindrod; Vice President, John C. Hancock; Vice President, Francis J. Hannafey; Vice President, Carl M. Harris; Vice President, Fenton H. Heil; Vice President, C. Chase Hewes; Vice President, Chandler J. Howard; Vice President, Bryan Heubner; Vice President, Paul Hunt; Vice President, Thomas F. Hylinski; Vice President, Thomas A. Jagodzinski; Vice President, Barbara Johnson; Vice President, Joanne B. Judd; Vice President, Anne B. McCarthy; Vice President, Joseph J. McGee; Vice President, Donna Milne; Vice President, Donald Nelson; Vice President, Richard A. Pastor; Vice President, James D. Polito; Vice President, Robert V. Rodia; Vice President, Thomas Scali; Vice President, Nicholas Soares, Jr.; Vice President, Parry E. Spahr; Vice President, Gerald Spillane; Vice President, Robert Stark; Vice President, Thomas W. Stevenson; Vice President, Donna M. Tedesco; Vice President, Thomas Tomlinson; Vice President, Peter Traussi; Vice President, Ron Urquhart; Vice President, David J. Walker; Vice President, Mary S. Williams; Vice President, Arlene L. Yakush.

DIRECTORS—Jean A. Adnopoz, Robert B. Bruner, David E. A. Carson, George P. Carter, Joseph F. Clancy, Robert F. Daniell, George R. Dunbar, William H. Farley, John L. Flannery, Joseph M. Goloff, *Norwick R. Goodspeed*, Edward E. Harrison, Samuel W. Hawley, Betty R. Hollander, Robert W. Huebner, Geraldine W. Johnson, Wesley J. Kiley, Saul Kwartin, D. Laurie MacCuaig, John F. Merchant, John G. Phelan, Lloyd F. Pierce, Charles E. Reed, Glenda Copes Reed, Robert L. Rosenweig, Frederick J. Ross, John J. Scanlon, Cecil S. Semple, Frederick B. Silliman, Aram H. Tellalian, Wilmot F. Wheeler, Jr., Charles L. Willoughby.

THE PEOPLE'S SAVINGS BANK OF NEW BRITAIN
Incorporated 1907

EXECUTIVE OFFICERS—*President and Treasurer, Stanley J. Labieniec;* Executive Vice President and Secretary, Richard S. Mansfield; Vice President and Controller, John G. Medvec; Vice President, Dominic Palumbo.

DIRECTORS—Walter Blogoslawski, W. J. Blogoslawski, Matthew R. Duksa, Stanley Filewicz, John J. Flis, Robert A. Gryboski, B. A. Gryboski, Henry J. Gwiazda, Edward Januszewski, Stanley J. Labieniec, Roland Leclerc, Walter J. Liss, Lucien Maciora, Henry Poplaski, A. Richard Puskarz, Jr., Eugene Rosol, Martin Rosol, Chester S. Sledzik, L. B. Slysz, Robert Story, *Joseph Welna.*

PUTNAM SAVINGS BANK
Incorporated 1862

EXECUTIVE OFFICERS—*President, Lucius E. Arnold;* Secretary and Treasurer, Gilbert E. Morse.

DIRECTORS—Lucius E. Arnold, Sigmund Czarnecki, Earl Gagnon, Charlotte Greenhalgh, *Russell B. King*, Gilbert E. Morse, Charles H. Puffer, Merrill J. Seney, Raymond T. Wheaton.

RIDGEFIELD SAVINGS BANK
Incorporated 1871

EXECUTIVE OFFICERS—*President, Charles Coles, Jr.;* Vice President and Treasurer, J. Kenneth Usted.

DIRECTORS—Edwin B. Allan, *Charles Coles, Jr.*, Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt, Jr., Abraham N. Morelli, Sr., Reed F. Shields, J. Mortimer Woodcock.

THE SAVINGS BANK OF ANSONIA

Incorporated 1862

EXECUTIVE OFFICERS—*President and Treasurer, Frederick J. Quinn;* Executive Vice President, William McDougall; Senior Vice President, Thomas A. Gabianelli; Senior Vice President, Michael W. Rosso; Senior Vice President, Thomas M. Mason.

DIRECTORS—William C. Bassett, Joseph B. Buckley, Terry R. Chatfield, Donald F. Clemons, David B. Cohen, Ralph R. DeFonce, Donald A. Farmer, *Edward W. Miller,* Paul Pawlak, James E. Rogers, Irene G. Smith, Henry Tolman II, Lawson Van Riper, George R. Wilson.

SAVINGS BANK OF DANBURY

Incorporated 1849

EXECUTIVE OFFICERS—*President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse, Jr.; Vice President and Secretary, Marita A. Ryan; Vice President, Daniel E. Gerow, Provost, Harold P. Splain.

DIRECTORS—P. Frank Canavan, James F. Edwards, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean II, William S. Morse, Jr., A. Searle Pinney, Marita A. Ryan, Mildred Wibling, Charles E. Wrinn.

THE SAVINGS BANK OF MANCHESTER

Incorporated 1905

EXECUTIVE OFFICERS—*President and Treasurer, William R. Johnson;* Executive Vice President, Richard P. Meduski; Vice President, Edgar H. Clarke; Vice President, George H. Marlow; Vice President, William B. Thornton; Vice President, Charles L. Pike; Vice President, Thomas J. Matrick; Vice President and Comptroller, K. Craig Barnes; Vice President, William F. Legault; Vice President, Richard T. Carter; Secretary, Carole L. Yungk.

DIRECTORS—Thomas B. Bailey, Walter A. Carter, Jr., Edgar H. Clarke, Aaron Cook, M. Adler Dobkin, Robert H. Franklin, Walter S. Fuss, Fred W. Geyer, Jack R. Hunter, William R. Johnson, *John D. LaBelle,* George H. Marlow, Robret B. McCann, Richard P. Meduski, Eleanor S. Rubinow, Harlan D. Taylor, Wiliam B. Thornton, Thomas E. Toomey.

THE SAVINGS BANK OF ROCKVILLE

Incorporated 1858

EXECUTIVE OFFICERS—*President, William J. McGurk;* Vice President, Michael J. Muzio; Vice President and Treasurer, Robert E. Powers; Vice President, Marilyn J. Ward; Corporate Secretary, Dorothea H. Preuss.

DIRECTORS—Charles G. Chilberg, Eugene W. Gresh, Richard S. Hutton, William J. McGurk, Peter F. Olson, Robert J. Pigeon, Dorothea H. Preuss, Marjorie A. Purnell, Raymond E. Ramsdell, *Francis S. Rupprecht,* Frederic E. Turkington, Herman W. Usher, Wayne O. Vincent, Edward W. Zahner.

THE SOCIETY FOR SAVINGS (HARTFORD)

Incorporated 1819

EXECUTIVE OFFICERS—*President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice President, Todd B. Ikard; Senior Vice President and Secretary, Paul M. Aldrich; Senior Vice President, Raymond U. Rosa; Senior Vice President, Albert E. Fiacre, Jr.; Senior Vice President, William T. Kosturko; Senior Vice President, Ralph K. Packard; Senior Vice President, Karen A. Antion; Senior Vice President, Richard P. Clinton; Senior Vice President, Edward Cohen; Senior Vice President, David M. G. Hammaker; Senior Vice President, Charles L. Hanscomb; Senior Vice President, Peter K. Mulligan; Senior Vice President, Stephen E. Smith; Senior Vice President, James H. Vanderhoff; Senior Vice President, Jon R. Vining; Vice President, Robert E. Batters; Vice President, Robert W. Beggs, Jr.; Vice President, William J. Carson; Vice President, Mary L. Chase; Vice President, Harry F. Curth; Vice President, Dorran M. Delay; Vice President, Kenneth H. Feldtmose; Vice President, James A. Fetters; Vice President, George F. Field; Vice President, Robert A. Firger; Vice President, Norman Gordon; Vice President, Thomas Hayes; Vice President, William K. Heffner; Vice President, Peter C. Hickey; Vice President, Kenneth J. Kobus; Vice President, Frank J. Litwin; Vice President, John J. Logan; Vice President, Rosemary Manchester; Vice President, Henrietta J. Michaels; Vice President, Henry J. Picagli; Vice President, Otto W. Rudolph; Vice President, Frank M. Salerno; Vice President, Alan E. Snyder; Vice President, William J. Stockwell; Vice President, Joseph Uccello, Jr.; Vice President, John R. Ursone; Vice President, Alphonse W. Vitiello, Jr.; Vice President, Donald P. Wilmot; Vice President, William E. Zabel.

DIRECTORS—Charles J. Cole, Sister M. Consolata O'Connor, Bob Eddy, Arthur J. Emma, Alfred D. Ford, Robert E. Green, Eunice S. Groark, Burnell A. Gustafson, Ronald D. Jarvis, Edward W. Large, Elliott C. Miller, John F. Shea, Jr., James A. Stewart, Robert A. Weinerman.

SOUTHINGTON SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—*President, Ralph G. Mann;* Senior Vice President, Marshall S. Bullock; Senior Vice President, Elizabeth F. McKeon; Vice President, Edward J. Boucher; Vice President, Lawrence J. Mucci; Treasurer, Anthony Priore, Jr.

DIRECTORS—Milton E. Chaffee, Juanne S. DePaolo, *Albert J. Dudzik, Jr.*, Samuel P. Falzarano, Walter J. Hushak, Michael J. Karabin, David P. Kelley, Frederick E. Kuhr, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, Dennis J. Stanek, Marshall H. Tolles, G. Robert Triano.

STAFFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS—*President, John W. Zelz;* Executive Vice President, Rodney D. Pierce; Treasurer, John B. Mitchell.

DIRECTORS—Anna K. Bidorini, Robert A. Clapprood, Aldo J. Guarco, Raymond B. Kelsey, Ronald A. Mitchell, Jerry Parizek, John M. Patten, Horace F. Pease, Renato A. Pellizari, Irwin S. Polens, Mario Posocco, Charles W. Schwanda, William H. Warmington, *John W. Zelz.*

THE STAMFORD SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*President and Treasurer, Richard E. Taber;* Executive Vice President, Robert D. Emslie; Senior Vice President, Richard G. Walker; Vice President, Lawrence P. Bailey, Sr.; Vice President and Controller, Arthur N. Gravenhorst; Vice President, Thomas L. Bartram.

DIRECTORS—Benjamin Bogin, Theophilus A. Blackshear, Sr., Marcia B. Bull, Francis M. Delust, Nicholas DuBiago, Robert D. Emslie, C. Louis Fincke, Griffith E. Harris, Louis J. Iacovo, George C. Kay, Richard G. Slagle, Richard E. Taber, Malcolm P. Taylor, *David L. Stewart, Jr.*

SUFFIELD SAVINGS BANK
Incorporated 1869

EXECUTIVE OFFICERS—*President, Robert C. DiGennaro;* Senior Vice President, Gary C. Smith; Senior Vice President, Frederick J. Wheeler; Senior Vice President, James H. Whittaker; Vice President, Douglas F. Molander; Vice President, Rogers J. Rice; Vice President, John H. Perkins; Treasurer, Donald W. Wood.

DIRECTORS—*Charles T. Alfano,* Sumner F. Bissell, Richard C. Blackburn, Helen K. Christian, Robert J. Clark, Robert C. DiGennaro, William P. Edmonds, Sydney F. Fuller, Astrid T. Hanzalek, David H. Johnson, Charles Pennachio, Elias Shapiro, Lawrence G. Tribble, Syeeda Wilkins, Edward J. Zaczynski.

THOMASTON SAVINGS BANK
Incorporated 1874

EXECUTIVE OFFICERS—*President and Treasurer, Foster A. Snyder;* Executive Vice President and Secretary, George J. O'Rourke; Senior Vice President, George R. Cocco; Vice President, John C. Miecznikowski; Vice President, Joanne O. Maloney; Vice President, Peter M. Dahlin.

DIRECTORS—John S. Brady, John H. Cassidy, Clifford T. Conklin, *Philiph M. Fischer,* Bruno DePecol, George J. O'Rourke, Daniel P. Samson, Foster A. Snyder, Robert W. Tolles.

TORRINGTON SAVINGS BANK
Incorporated 1868

EXECUTIVE OFFICERS—*Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice President, Joseph C. Gelormino; Treasurer, Donald C. Andrews.

DIRECTORS—G. Campbell Becket, Edwin G. Booth, *John H. Brooks,* Frank R. Buonocore, Joseph C. Gelormino, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Thomas A. Kelley, Jr., Peter J. McLaughlin, Raymond G. O'Connell, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

UNION SAVINGS BANK OF DANBURY
Incorporated 1866

EXECUTIVE OFFICERS—*President and Treasurer, Charles F. Frosch;* Senior Vice President, Richard J. Moore; Vice President, Henry A. Bessel; Vice President, Louis S. Coury; Vice President, Gary E. Lemme; Vice President, Thomas A. Nolan; Secretary, Marlene A. Bantelder.

DIRECTORS—William J. Braun, Joel M. Feinson, Thomas A. Frizzell, Helen D. Gallagher, W. Stanley Gardner, Ervie Hawley, Jr., William J. Murphy, George F. Nicol, *Thomas A. Nolan,* Sydney A. Rapp, Jr., Richard L. Sturdevant, Kenneth A. Taylor.

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

EXECUTIVE OFFICERS—*President and Treasurer, William R. Wilcox, Jr.;* Vice President and Comptroller, Paula L. Stahl, Secretary, Harriet T. Gamache.

DIRECTORS—Joseph F. Dannehy, Robert G. Gillard, Henry P. Hinckley, *Maurice M. King,* Alva P. Loiselle, Robert C. Tuttle, William R. Wilcox, Jr.

WINSTED SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—*President, Robert P. O'Connor;* Vice President, Brian J. O'Neil; Administrative Vice President and Secretary, Mary Lou Tanner; Vice President, Robert E. Grazia; Vice President, Robert W. Fancher; Treasurer, Linda F. Milkowski.

DIRECTORS—William J. Darcey, James B. Fortuna, *John G. Groppo,* George L. Guinan, Beatrice Y. Isabelle, David B. Nichols, Robert P. O'Connor, Margaret C. Serafini, D. John Vaccari, Edward J. Voskowsky.

Table No. 12—COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS
DECEMBER 31, 1984 AND DECEMBER 31, 1983
(Amounts in thousands of dollars)

ASSETS	1984	1983	Increase (Decrease)	Percentage Change
Cash and due from depository institutions	$766,056	$872,632	$(106,576)	(12.21)%
U.S. Treasury, Agency and Corporation obligations	1,883,385	2,032,282	(148,897)	(7.33)
Corporate bonds	1,170,695	1,210,347	(39,652)	(3.28)
Obligation of States and political sub. in the U.S.	99,064	92,434	6,630	7.17
Other bonds, notes, and debentures	230,819	212,190	18,629	8.78
Corporate stock	653,126	641,282	11,844	1.85
Federal funds sold and sec. purchased u/a to resell	640,676	635,192	5,484	.86
Real estate loans, Total (excluding unearned income)	[12,031,729]	[11,381,948]	[649,781]	5.71
Less: Allowance for possible loan losses	(25,371)	(25,571)	(1,200)	(4.52)
Real estate loans, Net	12,006,358	11,355,377	650,981	5.73
Other loans, Total (excluding unearned income)	[2,346,795]	[2,182,366]	[164,429]	7.53
Less Allowance for possible loan losses	(13,526)	(9,892)	(3,634)	3,674
Other loans, Net	2,333,269	2,172,474	160,795	7.40
Bank premises, furniture, capital leases, etc	196,769	184,559	12,210	6.62
Real estate owned other than bank premises	73,429	91,240	(17,811)	(19.52)
Investments in unconsolidated sub. and associated companies	8,617	7,540	1,077	13.28
Intangible Assets	8,783	1,789	6,994	390.94
Other Assets	416,485	413,771	2,714	.66
Total Assets	**20,487,531**	**19,923,109**	**564,422**	**2.83**
LIABILITIES				
Savings deposits:				
Subject to transfer by order (interest bearing)	359,949	351,917	8,032	2.28
Other	6,929,495	7,290,174	(360,679)	(4.95)
Time deposits	10,571,876	9,743,827	828,049	8.50
Total Savings and Time Deposits	**17,861,320**	**17,385,918**	**475,402**	**2.73**
Demand deposits				
Subject to transfer by order (noninterest-bearing)	347,014	274,996	72,018	26.19
Other	106,919	87,495	19,424	22.20
Total Demand Deposits	**453,933**	**362,491**	**91,442**	**25.23**
Total Deposits	**18,315,253**	**17,748,409**	**566,844**	**3.19**
Federal funds purchased and sec. sold u/a to repurchase	147,747	226,437	(78,690)	(34.75)
Mortgage indebtedness and liability for capital leases	15,741	12,837	2,904	22.62
Other liabilities for borrowed money	450,897	504,184	(53,287)	(10.57)
Other liabilities	172,721	172,110	611	.36
Total Liabilities (excluding subordinated notes and debentures)	**19,102,359**	**18,663,977**	**438,382**	**2.35**
Subordinated notes and debentures	24,300	26,156	(1,856)	(7.10)
CAPITAL ACCOUNTS				
Common stock	65,287		65,287	100.00
Surplus	308,652	297,401	11,251	3.78
Undivided profits	861,834	811,920	49,914	6.15
Other surplus reserves	125,099	123,655	1,444	1.17
Total Capital Accounts	**1,360,872**	**1,232,976**	**127,896**	**10.37**
Total Liabilities and Capital Accounts	**20,487,531**	**19,923,109**	**564,422**	**2.83**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury, Agency, and Corporation obligations	Corporate bonds	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Corporate stock
Advest Bank, Hartford	5,180	999	....	....	....	1
American Savings Bank, New Britain	27,105	169,783	796	....	926	5,994
Bank Mart, Bridgeport	8,992	35,087	18,808	....	8,865	8,086
Banking Center, Waterbury	54,342	81,870	20,353	1,340	7,435	11,754
Berlin Savings Bank, Kensington	4,043	10,140	7,806		1,791	929
Branford Savings Bank	6,384	7,946	567		1,470	2,510
Bristol Savings Bank	6,545	62,738	33,308		1,220	6,482
Brooklyn Savings Bank, Danielson	1,414	9,775	5,401	498	1,067	1,337
Burritt InterFinancial Bancorp, New Britain	27,169	85,947	15,693		300	13,840
Central Bank for Savings, Meriden	7,627	20,949	6,685		25	11,322
Chelsea Groton Savings Bank, Mystic	6,960	12,496	52,136	1,704	6,189	10,462
City Savings Bank, Meriden	4,399	3,122	1,310	145	145	5,291
Collinsville Savings Society	911	3,053	3,688		646	518
Connecticut Savings, New Haven	22,170	44,512	22,890		1,400	14,441
Derby Savings Bank	11,805	3,204	41,067		5,312	3,366
Dime Savings of Norwich	1,758	5,039	5,273	315	389	474
Dime Savings of Wallingford	3,522	17,420	16,360		1,504	6,666
Essex Savings Bank	2,970	4,243	6,326		393	2,659
Fairfield County Savings Bank, Norwalk	4,756	500	19,229			1,879
Farmers and Mechanics Savings, Middletown	12,469	8,966	9,589		165	12,343
Farmington Savings Bank	22,861	10,831	9,371		693	1,585
Gateway Bank, Norwalk	16,716	50,079	20,814		1,207	15,621
Guilford Savings Bank	1,505	15,407	7,821		626	1,635
Jewett City Savings Bank	5,569	3,593	9,450		1,362	2,363
Liberty Bank for Savings, Middletown	28,268	26,408	20,235		80	17,868
Litchfield Bancorp	1,256	16,876			340	5,135
Mechanics Savings Bank, Hartford	67,510	28,419	62,514		31,063	14,312
Milford Savings Bank	1,431	16,050	4,552			148
Moodus Savings Bank	377	559	782		157	164
Naugatuck Savings Bank	2,544	21,664	4,618		524	2,275

New England Savings Bank, New London	6,738	23,654	19,965	1,625	5,006	19,764
New Haven Savings Bank	28,142	7,967	47,122	22,253	6,633	62,987
New Milford Savings Bank	3,203	33,968	25,065		34,155	32,094
Newtown Savings Bank	6,803	6,243	18,799		1,227	5,521
Northwest Bank for Savings, Winsted	10,259	2,619	3,081		1,245	3,269
Norwalk Savings Society	9,442	21,945	36,321		2,742	10,650
Norwich Savings Society	18,318	35,065	15,898	4,077	1,030	8,191
People's Bank, Bridgeport	122,171	348,922	167,381	56,580	52,721	234,833
People's Savings Bank, New Britain	11,764	15,513	20,107	....	99	1,688
Putnam Savings Bank	1,434	28,662	375	....	250	824
Ridgefield Savings Bank	1,032	9,833	....	....	329	81
Savings Bank of Ansonia	17,223	20,0[illegible]	17,682	....	....	1,168
Savings Bank of Danbury	981	61,193	9,016	4,502	100	1,731
Savings Bank of Manchester	20,438	39,624	36,634	....	5,069	14,309
Savings Bank of Rockville	2,581	16,771	24,418	....	1,352	7,668
Society for Savings, Hartford	82,250	269,345	227,361	5,674	31,900	36,507
Southington Savings Bank	2,850	12,862	6,086	....	198	7,445
Stafford Savings Bank	1,681	8,163	2,452	....	6,134	4,364
Stamford Savings Bank	12,944	21,312	15,361	....	2,741	4,783
Suffield Savings Bank	16,378	13,974	1,219		....	3,739
Thomaston Savings Bank	6,316	17,144	5,693	....	1,569	2,290
Torrington Savings Bank	1,743	39,989	2,218	....	166	2,261
Union Savings Bank, Danbury	7,403	15,953	30,214	351	....	1,176
Willimantic Savings Institute	[illegible],298	14,297	9,324	....	632	2,056
Winsted Savings Bank	4,106	20,624	1,461	....	227	2,267
Total	**$766,056**	**$1,883,385**	**$1,170,695**	**$99,064**	**$230,819**	**$653,126**
Percentage of Total	**2.74%**	**9.19%**	**5.72%**	**.48%**	**1.13%**	**3.19%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Real estate loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Real estate loans, Net	Other loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Other loans Net
Advest Bank, Hartford	2,449	....	$2,449	$774	....	$774
American Savings Bank, New Britain	352,763		352,763	42,843	....	42,843
Bank Mart, Bridgeport	265,010	1,088	263,922	51,535	$36	51,499
Banking Center, Waterbury	644,073	....	644,073	80,271	112	80,159
Berlin Savings Bank, Kensington	89,364	....	89,364	9,337	....	9,337
Branford Savings Bank	87,058	432	86,626	24,023	100	23,923
Bristol Savings Bank	165,542	176	165,366	52,497	60	52,437
Brooklyn Savings Bank, Danielson	40,224	161	40,063	2,516	....	2,516
Burritt InterFinancial Bancorp, New Britain	191,084	235	190,849	66,219	381	65,838
Central Bank for Savings, Meriden	158,698	35	158,663	28,370	48	28,322
Chelsea Groton Savings Bank, Mystic	172,993	100	172,893	18,328	60	18,268
City Savings Bank, Meriden	62,830		62,830	5,658	10	5,648
Collinsville Savings Society	10,052		10,052	2,799	....	2,799
Connecticut Savings, New Haven	731,772	2,881	728,891	158,128	771	157,357
Derby Savings Bank	169,627	350	169,277	52,947	230	52,717
Dime Savings of Norwich	37,350		37,350	4,763	8	4,755
Dime Savings of Wallingford	147,026		147,026	27,758	100	27,658
Essex Savings Bank	70,496	11	70,485	4,554	19	4,535
Fairfield County Savings Bank, Norwalk	78,103		78,103	2,245	....	2,245
Farmers and Mechanics Savings, Middletown	271,645	106	271,539	67,634	294	67,340
Farmington Savings Bank	81,894		81,894	13,872	....	13,872
Gateway Bank, Norwalk	419,182	60	419,122	63,857	442	63,415
Guilford Savings Bank	53,200		53,200	9,793		9,793
Jewett City Savings Bank	37,001		37,001	8,488	30	8,458
Liberty Bank for Savings, Middletown	281,932		281,932	137,440	631	136,809
Litchfield Bancorp.	62,929		62,929	5,782	326	5,456
Mechanics Savings Bank, Hartford	240,035	500	239,535	64,014		64,014
Milford Savings Bank	50,896		50,896	11,563		11,563
Moodus Savings Bank	7,777		7,777	1,179		1,179
Naugatuck Savings Bank	83,204		83,204	12,310	149	12,161

New England Savings Bank, New London	281,184	215	280,969	116,871	285	116,586
New Haven Savings Bank	730,110	918	729,192	125,176	525	124,651
New Milford Savings Bank	104,795	....	104,795	5,702	....	5,702
Newtown Savings Bank	70,783	....	70,783	5,172	31	5,141
Northwest Bank for Savings, Winsted	53,807	20	53,787	9,927	20	9,907
Norwalk Savings Society	188,845	....	188,845	9,709	....	9,709
Norwich Savings Society	274,148	300	273,849	50,558	526	50,032
People's Bank, Bridgeport	2,349,944	2,500	2,347,444	286,438	1,610	284,828
People's Savings Bank, New Britain	81,785	352	81,433	18,570	....	18,570
Putnam Savings Bank	37,042	....	37,042	6,383	....	6,383
Ridgefield Savings Bank	66,779	....	66,779	3,175	....	3,175
Savings Bank of Ansonia	156,639	35	156,604	35,695	380	35,315
Savings Bank of Danbury	38,538	....	38,538	1,021	....	1,021
Savings Bank of Manchester	243,497	686	242,811	40,869	....	40,869
Savings Bank of Rockvilie	73,229	....	73,229	10,092	....	10,092
Society for Savings, Hartford	1,211,131	14,198	1,196,933	465,962	6,019	459,943
Southington Savings Bank	76,254	....	76,254	26,063	141	25,922
Stafford Savings Bank	33,675	....	33,675	4,102	....	4,102
Stamford Savings Bank	259,569	....	259,569	18,090	13	18,077
Suffield Savings Bank	172,904	12	172,892	21,732	120	21,612
Thomaston Savings Bank	72,417	....	72,417	9,581	....	9,581
Torrington Savings Bank	121,378	....	121,378	5,934	....	5,934
Union Savings Bank, Danbury	156,544	....	156,544	18,302	49	18,253
Willimantic Savings Institute	53,102	....	53,102	7,483	....	7,483
Winsted Savings Bank	57,420	....	57,420	12,691	....	12,691
Total	**$12,031,729**	**$25,371**	**$12,006,358**	**$2,346,795**	**$13,526**	**$2,333,269**
Percentage of Total	**58.73%**	**.13%**	**58.60%**	**11.45%**	**.06%**	**11.39%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1984—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Federal Funds sold securities purchased u/a to resell	Bank premises, furniture and fixtures, capital leases, etc.	Real estate owned other than bank premises	Investments in unconsolidated subsidiaries and associated companies	Intangible assets	All other assets	Total assets
Advest Bank, Hartford	$6,085	$361	....	$....	$....	$453	$16,302
American Savings Bank, New Britain	88,286	1,861	$190	....	....	11,968	702,515
Bank Mart, Bridgeport	5,330	5,372	273	....	....	6,087	412,321
Banking Center, Waterbury	22,080	11,295	231	2,353	110	17,182	954,577
Berlin Savings Bank, Kensington	9,200	1,438	29	....	....	2,523	136,600
Branford Savings Bank	4,825	1,542	1,226	....	....	1,383	138,402
Bristol Savings Bank	27,300	2,924	64	....	....	5,170	363,554
Brooklyn Savings Bank, Danielson	800	334	....	....	....	838	64,043
Burritt InterFinancial Bancorp, New Britain	6,500	2,778	170	....	....	9,904	418,988
Central Bank for Savings, Meriden	6,825	2,810	1,400	....	....	6,519	251,147
Chelsea Groton Savings Bank, Mystic	6,200	3,931	....	....	....	4,070	295,309
City Savings Bank, Meriden	4,100	1,820	102	....	....	1,092	90,004
Collinsville Savings Society	1,100	79	....	....	....	240	23,086
Connecticut Savings, New Haven	17,515	8,717	2,514	1,554	....	13,242	1,035,203
Derby Savings Bank	6,000	3,410	946	....	....	7,318	304,422
Dime Savings of Norwich	2,400	743	....	50	....	567	59,063
Dime Savings of Wallingford	3,102	2,180	265	....	....	4,896	230,649
Essex Savings Bank	6,999	642	103	....	....	709	100,064
Fairfield County Savings Bank, Norwalk	11,000	1,551	....	....	....	1,315	120,578
Farmers and Mechanics Savings, Middletown	6,617	5,013	543	....	....	6,521	401,105
Farmington Savings Bank	14,600	1,914	224	....	....	2,128	159,973
Gateway Bank, Norwalk	21,900	7,619	....	3,873	1,377	8,599	630,342
Guilford Savings Bank	1,400	453	....	....	....	1,100	92,940
Jewett City Savings Bank	1,050	260	368	....	....	998	70,472
Liberty Bank for Savings, Middletown	16,420	5,099	48	305	1,034	9,940	544,446
Litchfield Bancorp	2,200	878	....	....	....	1,196	96,266
Mechanics Savings Bank, Hartford	400	2,241	34	....	....	12,325	522,367
Milford Savings Bank	1,464	994	38	....	....	1,722	88,858
Moodus Savings Bank	950	179	....	....	....	107	12,231
Naugatuck Savings Bank	7,500	843	72	....	....	1,786	137,191

New England Savings Bank, New London	5,700	7,276	2,211	....	....	9,154	498,648
New Haven Savings Bank	49,000	13,440	2,507	....	....	15,716	1,109,610
New Milford Savings Bank	4,600	3,167	406	....	....	5,924	253,079
Newtown Savings Bank	5,750	552	69	....	....	1,585	122,473
Northwest Bank for Savings, Winsted	3,413	974	154	....	....	1,471	90,179
Norwalk Savings Society	5,000	3,732	295	....	....	5,311	293,992
Norwich Savings Society	9,800	3,520	3,278	....	....	5,374	428,432
People's Bank, Bridgeport	130,000	39,665	42,814	$426	....	136,077	3,963,862
People's Savings Bank, New Britain	4,700	1,042	673	....	....	3,862	159,451
Putnam Savings Bank	4,200	671	....	....	....	1,473	81,314
Ridgefield Savings Bank	1,400	684	....	....	....	1,424	84,737
Savings Bank of Ansonia	11,000	4,161	101	....	....	3,322	266,644
Savings Bank of Danbury	1,700	527	....	....	....	1,208	120,517
Savings Bank of Manchester	4,150	2,791	227	....	....	4,505	411,427
Savings Bank of Rockville	5,450	1,478	....	....	....	1,884	144,923
Society for Savings, Hartford	42,500	20,201	10,428	56	4,239	48,193	2,435,530
Southington Savings Bank	7,885	1,619	104	....	....	2,216	143,441
Stafford Savings Bank	3,300	428	....	....	....	918	65,217
Stamford Savings Bank	13,207	2,840	225	....	....	9,459	360,518
Suffield Savings Bank	1,000	2,060	92	....	2,023	5,451	240,440
Thomaston Savings Bank	7,760	537	356	....	....	1,154	124,817
Torrington Savings Bank	1,200	604	182	....	....	1,903	177,578
Union Savings Bank, Danbury	313	1,823	242	....	....	4,112	236,384
Willimantic Savings Institute	6,200	2,249	225	....	....	1,085	97,951
Winsted Savings Bank	1,300	1,447	....	....	....	1,806	103,349
Total	**$640,676**	**$196,429**	**$73,429**	**$8,617**	**$8,783**	**$416,485**	**$20,487,531**
Percentage to Total	**3.13%**	**.96%**	**.36%**	**.04%**	**.04%**	**2.03%**	**100.00%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Savings deposits		Time deposit	Total savings and time deposits	Demand deposits		Total demand deposits	Total deposits
	Subject to transfer by order (interest bearing)	Other			Subject to transfer by order (non-interest bearing)	Other		
Advest Bank, Hartford		328	$3,080	$3,408	....	....	....	$3,408
American Savings Bank, New Britain	$6,154	191,160	429,497	626,811	$6,105	$1,066	$7,171	633,982
Bank Mart, Bridgeport	4,655	122,390	244,428	371,473	5,656	93	5,749	377,222
Banking Center, Waterbury	3,858	299,196	522,366	825,420	16,799	5,983	22,782	848,202
Berlin Savings Bank, Kensington	717	56,463	64,409	121,589	2,534	700	3,234	124,823
Branford Savings Bank	4,443	50,730	72,260	127,433	3,309	98	3,407	130,840
Bristol Savings Bank	17,726	117,356	204,312	339,394	1,487	128	1,615	341,009
Brooklyn Savings Bank, Danielson	2,531	20,075	31,539	54,145	39	122	161	54,306
Burritt InterFinancial Bancorp, New Britain	40,648	138,360	181,728	360,736	4,969	2,330	7,299	368,035
Central Bank for Savings, Meriden	1,113	96,945	116,307	214,365	5,491	4,341	9,832	224,197
Chelsea Groton Savings Bank, Mystic	4,990	100,770	154,599	260,359	4,931	1,913	6,844	267,203
City Savings Bank, Meriden	1,572	30,622	48,526	80,720	585	4	589	81,309
Collinsville Savings Society	976	7,879	11,592	20,447	111	12	123	20,570
Connecticut Savings, New Haven	20,347	328,103	580,430	928,880	17,988	12,818	30,806	959,686
Derby Savings Bank	2,555	109,367	161,588	273,510	4,701	436	5,137	278,647
Dime Savings of Norwich	965	25,767	26,473	53,205	1,615	48	1,663	54,868
Dime Savings of Wallingford	1,870	82,562	120,465	204,897	5,719	941	6,660	211,557
Essex Savings Bank	2,869	39,177	48,162	90,208	93	741	834	91,042
Fairfield County Savings Bank, Norwalk	3,865	57,622	48,047	109,534	142	1,356	1,498	111,032
Farmers and Mechanics Savings, Middletown	2,081	134,899	223,973	360,953	11,954	186	12,140	373,093
Farmington Savings Bank	3,426	55,963	81,936	141,325	3,831	15	3,846	145,171
Gateway Bank, Norwalk	33,852	201,229	335,769	570,850	9,438	4,970	14,408	585,258
Guilford Savings Bank	6,020	35,545	43,955	85,520	485	5	490	86,010
Jewett City Savings Bank	345	23,782	39,635	63,762	1,523	652	2,175	65,937
Liberty Bank for Savings, Middletown	15,668	174,240	296,354	486,262	3,311	1,407	4,718	490,980
Litchfield Bancorp.	2,989	43,593	42,304	88,886	48	43	91	88,977
Mechanics Savings Bank, Hartford	5,161	182,860	274,633	462,654	9,436	4,881	14,317	476,971
Milford Savings Bank	1,490	33,169	47,729	82,388	660	212	872	83,260
Moodus Savings Bank	12	6,128	5,226	11,366	244	...	244	11,610
Naugatuck Savings Bank	2,870	51,085	66,567	120,522	2,208	53	2,261	122,783

New England Savings Bank, New London	7,816	165,863	271,477	445,156	11,926	1,727	13,653	458,809
New Haven Savings Bank	30,703	389,718	532,777	953,198	3,940	15,163	19,103	972,301
New Milford Savings Bank	3,747	121,554	98,501	223,802	2,295	212	2,507	226,309
Newtown Savings Bank	786	50,390	57,545	108,721	2,006	5	2,011	110,732
Northwest Bank for Savings, Winsted	2,820	24,440	49,910	77,170	1,452	1	1,453	78,623
Norwalk Savings Society	9,160	137,312	117,144	263,616	149	3,442	3,591	267,207
Norwich Savings Society	7,758	132,873	236,120	376,751	15,946	1,111	17,057	393,808
People's Bank, Bridgeport	24,731	1,438,619	1,912,457	3,375,807	124,281	29,718	153,999	3,529,806
People's Savings Bank, New Britain	2,659	56,500	87,383	146,542	265	509	774	147,316
Putnam Savings Bank		26,090	47,863	73,953	879		879	74,832
Ridgefield Savings Bank		43,170	35,022	78,192	269	39	308	78,500
Savings Bank of Ansonia	6,767	91,491	141,916	240,174	2,213	2,082	4,295	244,469
Savings Bank of Danbury		43,282	64,501	107,783		4	4	107,787
Savings Bank of Manchester	1,224	148,403	212,299	361,926	5,227	1,521	6,748	368,674
Savings Bank of Rockville	3,656	46,463	82,217	132,336	336		336	132,672
Society for Savings, Hartford	33,841	631,784	1,332,050	1,997,675	21,786	3,037	24,823	2,022,498
Southington Savings Bank	2,753	52,930	73,839	129,522	4,588	117	4,705	134,227
Stafford Savings Bank	2,793	20,944	35,054	58,791	9	19	28	58,819
Stamford Savings Bank	7,617	125,923	197,202	330,742	2,974	68	3,042	333,784
Suffield Savings Bank	3,022	57,522	116,674	177,218	5,919	1,953	7,872	185,090
Thomaston Savings Bank		52,875	56,666	109,541	2,101	43	2,144	111,685
Torrington Savings Bank	2,769	76,810	85,074	164,653		58	58	164,711
Union Savings Bank, Danbury	7,411	110,628	93,793	211,832	6,847	24	6,871	218,703
Willimantic Savings Institute	1,194	33,263	50,593	85,050	2,230	5	2,235	87,285
Winsted Savings Bank	954	33,283	55,910	90,147	3,964	507	4,471	94,618
Total	**$359,949**	**$6,929,495**	**$10,571,876**	**$17,861,320**	**$347,014**	**$106,919**	**$453,933**	**$18,315,253**
Percent to Total	**1.76%**	**33.82**	**%51.60%**	**87.18%**	**1.69%**	**.52%**	**2.21%**	**89.39%**

Table No. 15—DETAIL OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1984

(Amounts in thousands of dollars)	Total	Percent to total Securities
United States Government and agency securities:		
Maturing within 1 year	$442,027	10.95%
Maturing after 1 year but within 5 years	698,987	17.31
Maturing after 5 years but within 10 years	57,864	1.43
Maturing after 10 years	684,507	16.96
Total United Government and agency securities	**1,883,385**	**46.65**
Corporate Bonds		
Public Utilities (electric or gas companies)	321,233	7.96
Railroads	26,146	.65
Banks and Bank Holding Companies	362,126	8.97
Connecticut Water Companies	777	.02
Telephone Corporations	56,495	1.40
Other Corporate Bonds	403,918	10.00
Total Corporate Bonds	**1,170,695**	**29.00**
State, County and Municipal Obligations		
Of State of Connecticut	4,648	.12
Of Other States	8,750	.21
Towns, cities, boroughs, or legally established districts in Connecticut, including regional school districts	1,382	.03
Political Subdivisions of other states	27,308	.68
Housing Authorities	14,963	.37
Revenue Bonds	13,056	.32
Other State, County, and Municipal Obligations	28,957	.72
Total State, County and Municipal Obligations	**99,064**	**2.45**
Other Bonds, Notes, and Debentures:		
Dominion of Canada and its Provinces	116,000	2.87
Development Banks	24,502	.61
State of Israel	23,697	.59
Other Bonds, Notes and Debentures, not elsewhere classified	66,620	1.65
Total Other Bonds, Notes, and Debentures	**230,819**	**5.72**
Corporate Stocks:		
Federal Reserve Bank Stock		
Banks and Bank Holding Companies	79,815	1.98
Insurance Companies	14,319	.36
Investment Companies	56,069	1.39
Public Utilities	179,585	4.44
Other Corporate Stock	323,338	8.01
Total Corporate Stock	**653,126**	**16.18**
Total Securities	**$4,037,089**	**100.00%**

Table No. 16—DETAIL OF LOANS, CONSOLIDATED FIGURES, DECEMBER 31, 1984

(Amounts in thousands of dollars)	Banks	Percent to Total loans
REAL ESTATE LOANS		
Real estate loans (include only loans secured primarily by real estate):		
Construction and land develop	$313,661	2.18%
Secured by farmland (including farm residential and other improvements)	4,242	.03
Secured by 1-4 family residential properties:		
Insured by FHA or guaranteed by VA	422,241	2.94
Conventional	9,501,099	66.08
Secured by multi-family (5 or more) residential properties:		
Insured by FHA	23,275	.16
Conventional	468,241	3.25
Secured by nonfarm nonresidential properties	1,337,319	9.30
Real estate loans, Gross	12,070,078	83.94
Less: Unearned income on real estate loans	38,349	.26
Real estate loans, Total	**12,031,729**	**83.68**
OTHER LOANS		
Loans to financial institutions:		
To real estate investment trusts and mortgage companies	1,988	.01
To domestic commercial and foreign banks	133,125	.93
To other financial institutions (Savings Banks, Savings and Loans Assoc., Credit Unions)	4,079	.03
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	....	....
Other loans for purchasing or carrying securities	643	....
Loans to finance agricultural productions (except those secured primarily by real estate)	....	....
Commercial and industrial loans (except those secured primarily by real estate)	812,310	5.65
Loans to individuals for household, family, and other personal expenditures:		
Instalment loans to repair and modernize residential property	142,525	.99
Other instalment loans for household, family, and other personal expenditures	973,121	6.77
Single-payment loans for household, family, and other pesonal expenditures	290,040	2.02
All other loans	23,404	.16
Other loans, Gross	2,381,235	16.56
Less: Unearned income on other loans	34,440	.24
Other loans, Total	**2,346,795**	**16.32%**

Table No. 17—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1984-1983-1982

	Amounts in thousands of dollars			Amounts per $100 average assets*		
	1984	1983	1982	1984	1983	1982
Operating Income:						
Interest and fees on loans	$1,549,230	$1,513,406	$1,423,663	$7.62	$7.90	$8.29
Interest and dividends on investments	490,777	360,958	293,087	2.41	1.89	1.71
Income from service operations	39,611	29,859	25,086	.19	.15	.15
Other operating income	109,879	82,520	81,595	.54	.43	.47
Total operating income	**2,189,497**	**1,986,743**	**1,823,431**	**10.76**	**10.37**	**10.62**
Operating expenses:						
Salaries & other Employee Benefits	190,021	166,061	142,386	.93	.87	.83
Interest on borrowed money	48,294	65,012	76,053	.24	.34	.44
Net occupancy expense of bank premises	35,343	31,008	28,113	.17	.16	.16
Furniture and equipment	29,548	23,932	20,512	.15	.12	.12
Provision for possible loan losses	9,468	5,101	2,250	.05	.03	.01
Other operating expenses	174,541	113,457	95,159	.86	.59	.56
Total operating expenses	**487,215**	**404,571**	**364,473**	**2.40**	**2.11**	**2.12**
Net operating income:	**1,702,282**	**1,582,172**	**1,458,958**	**8.36**	**8.26**	**8.50**
Interest on deposits (paid or accrued)	1,595,396	1,493,912	1,533,856	7.84	7.80	8.93
Net realized gains (losses)	15,547	49,633	36,456	.08	.26	.21
Net income before taxes	**122,433**	**137,893**	**(38,442)**	**.60**	**.72**	**(.22)**
Franchise and income taxes	29,441	20,288	(12,585)	.14	.11	(.07)
Net Income	**92,992**	**117,605**	**(25,857)**	**.46**	**.61**	**(.15)**
Total surplus accounts beginning of period	**1,184,828**	**1,078,476**	**1,131,292**			
Net income (brought forward)	92,992	117,605	25,857			
Other increases (decreases) Net	83,052	36,895	12,494			
Total surplus end of period	**1,360,872**	**1,232,976**	**1,117,929**			

*Average assets based on quarterly assets as reported by banks.

Table No. 18—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATION RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984

(Amounts in thousands of dollars)	Amount	Percent
OPERATING INCOME:		
Interest and fees on:		
Real estate loans, Net	$1,249,089	57.05%
Other loans	300,141	13.71
Income on Federal funds sold and securities purchased u/a to resell	84,417	3.86
Interest on U.S. Treasury, Agency, and Corporation securities	202,270	9.24
Interest on corporate bonds	127,594	5.83
Interest on obligation of States and political subdivisions of the U.S.	6,544	.30
Interest on other bonds, notes, and debentures	19,930	.91
Dividends on stock	50,022	2.28
Other service charges, commission, and fees	39,611	1.81
Other operating income	109,879	5.01
Total Operating Income	**2,189,497**	**100%**
OPERATING EXPENSES:		
Interest and dividends on:		
Savings deposits (including deposits subject to transfer by order)	490,309	22.40
Time deposits	1,105,087	50.47
Expense of Federal funds purchased and securities sold u/a to repurchase	26,330	1.20
Interest on borrowed money	48,294	2.21
Interest on subordinated notes and debentures	2,155	.10
Salaries and employee benefits	190,021	8.68
Occupancy expense of bank premises, Net	35,343	1.61
Furniture and equipment expense	29,548	1.35
Provision for possible loan losses	9,468	.43
Other operating expenses	146,056	6.67
Total Operating Expenses	2,082,611	95.12
Income Before Income Taxes and Net Realized Gains or Losses	**106,886**	**4.88**
Applicable income and franchise taxes	29,441	1.34
Income Before Net Realized Gains or Losses	**77,445**	**3.54**
Net realized gains (losses) after applicable taxes	15,547	.71
Net Income	**92,992**	**4.25**
Changes in Surplus Accounts:		
Net income (loss)	92,992	
Other increases (decreases), Net	83,052	
Net change in surplus accounts	**176,044**	
Total Surplus Accounts December 31, 1983	**1,184,828**	
Total Surplus Accounts December 31, 1984	**$1,360,872**	

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1984—Continued

(Amounts in thousands of dollars)

NAME OF BANK	Federal funds purchased and securities sold u/a to repurchase	Mortgage indebtedness and liability for capital leases	Other liabilities for borrowed money	Subordinated Other liabilities	Total liabilities	notes and debentures
Advest Bank, Hartford	$900			$99	$4,407	....
American Savings Bank, New Britain			$6,439	7,460	647,881	....
Bank Mart, Bridgeport		$91	1,600	7,245	386,158	....
Banking Center, Waterbury	20,989		4,045	8,344	881,580	....
Berlin Savings Bank, Kensington		20	2,245	965	128,053	....
Branford Savings Bank		83	20	1,120	132,063	....
Bristol Savings Bank	4,486			455	345,950	....
Brooklyn Savings Bank, Danielson			3,823	256	58,385	....
Burritt InterFinancial Bancorp, New Britain	15,186	45	3,823	2,237	389,326	....
Central Bank for Savings, Meriden	502	500	8,429	1,206	234,834	....
Chelsea Groton Savings Bank, Mystic				2,803	270,006	....
City Savings Bank, Meriden			2,180	637	84,126	....
Collinsville Savings Society				87	20,657	....
Connecticut Savings, New Haven		237		7,453	967,376	4,844
Derby Savings Bank	543		2,500	2,300	283,990	....
Dime Savings of Norwich				42	54,910	....
Dime Savings of Wallingford		68		2,258	213,883	....
Essex Savings Bank				512	91,554	....
Fairfield County Savings Bank, Norwalk				671	111,703	....
Farmers and Mechanics Savings, Middletown			1,313	2,170	376,576	....
Farmington Savings Bank				1,886	147,057	....
Gateway Bank, Norwalk	3,210	172	5,000	2,433	596,073	....
Guilford Savings Bank				509	86,519	....
Jewett City Savings Bank				423	66,360	....
Liberty Bank for Savings, Middletown			15,000	4,433	510,413	....
Litchfield Bancorp				696	89,673	....
Mechanics Savings Bank, Hartford			12,549	2,982	492,502	....
Milford Savings Bank				921	84,181	....
Moodus Savings Bank				13	11,623	....
Naugatuck Savings Bank				1,533	124,316	....

New England Savings Bank, New London	....	1,000	833	3,004	463,646	....
New Haven Savings Bank	....	2,578	49,818	7,636	1,032,333	....
New Milford Savings Bank	....	....	....	1,739	228,048	....
Newtown Savings Bank	....	....	....	1,340	112,072	....
Northwest Bank for Savings, Winsted	579	....	5,250	693	85,145	....
Norwalk Savings Society	....	....	1,195	2,388	270,790	....
Norwich Savings Society	....	....	200	2,598	396,606	....
People's Bank, Bridgeport	34,383	10,752	105,787	33,645	3,714,373	....
People's Savings Bank, New Britain	....	....	2,573	1,143	151,032	....
Putnam Savings Bank	....	....	....	973	75,805	....
Ridgefield Savings Bank	....	85	....	429	79,014	....
Savings Bank of Ansonia	954	94	....	1 696	247,213	....
Savings Bank of Danbury	....	....	....	472	108,259	....
Savings Bank of Manchester	5,699	....	6,209	3,067	383,649	....
Savings Bank of Rockville	1,034	....	319	854	134,879	....
Society for Savings, Hartford	52,823	16	175,740	33,927	2,285,004	19,456
Southington Savings Bank	203	....	....	1,309	135,739	....
Stafford Savings Bank	....	....	....	614	59,433	....
Stamford Savings Bank	....	....	4,826	2,130	341,740	....
Suffield Savings Bank	4,644	....	29,035	3,657	222,426	....
Thomaston Savings Bank	....	....	....	513	112,198	....
Torrington Savings Bank	....	....	....	659	165,370	....
Union Savings Bank, Danbury	....	....	....	1,075	219,778	....
Willimantic Savings Institute	....	....	....	1,036	88,321	....
Winsted Savings Bank	1,612	....	146	975	97,351	....
Total	**$147,747**	**$15,741**	**$450,897**	**$172,721**	**$19,102,359**	**$24,300**
Percentage of Total	**.72%**	**.08%**	**2.20%**	**.84%**	**93.23%**	**.12%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1984—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Capital Accounts					Total liabilities and capital accounts
	Common stock	Surplus	Undivided profits	Other surplus reserves	Total capital accounts	
Advest Bank, Hartford	$11,500	$250	$145	....	$11,895	$16,302
American Savings Bank, New Britain	....	5,350	33,119	$16,165	54,634	702,515
Bank Mart, Bridgeport	....	16,272	6,435	3,456	26,163	412,321
Banking Center, Waterbury	....	6,948	55,616	10,433	72,997	954,577
Berlin Savings Bank, Kensington	....	4,415	3,685	447	8,547	136,600
Branford Savings Bank	....	900	3,396	2,043	6,339	138,402
Bristol Savings Bank	....	5,000	10,984	1,620	17,604	363,554
Brooklyn Savings Bank, Danielson	....	500	5,064	94	5,658	64,043
Burritt InterFinancial Bancorp, New Britain	1,250	10,169	18,243	....	29,662	418,988
Central Bank for Savings, Meriden	....	6,423	7,345	2,545	16,313	251,147
Chelsea Groton Savings Bank, Mystic	....	3,190	22,113	....	25,303	295,309
City Savings Bank, Meriden	....	1,669	3,945	264	5,878	90,004
Collinsville Savings Society	....	700	1,639	90	2,429	23,086
Connecticut Savings, New Haven	....	36,386	26,597	....	62,983	1,035,203
Derby Savings Bank	....	3,000	15,466	1,966	20,432	304,422
Dime Savings of Norwich	....	500	2,849	804	4,153	59,063
Dime Savings of Wallingford	....	500	9,426	6,840	16,766	230,649
Essex Savings Bank	....	800	7,611	99	8,510	100,064
Fairfield County Savings Bank, Norwalk	....	1,500	7,375	....	8,875	120,578
Farmers and Mechanics Savings, Middletown	....	8,290	16,239	....	24,529	401,105
Farmington Savings Bank	....	3,500	9,416	....	12,916	159,973
Gateway Bank, Norwalk	....	5,000	29,269	....	34,269	630,342
Guilford Savings Bank	....	1,000	5,421	....	6,421	92,940
Jewett City Savings Bank	....	533	3,059	520	4,112	70,472
Liberty Bank for Savings, Middletown	....	7,862	26,171	....	34,033	544,446
Litchfield Bancorp	....	4,076	2,517	....	6,593	96,266
Mechanics Savings Bank, Hartford	....	9,457	15,396	5,012	29,865	522,367
Milford Savings Bank	....	725	739	3,213	4,677	88,858
Moodus Savings Bank	....	150	458	....	608	12,231
Naugatuck Savings Bank	....	1,825	9,473	1,577	12,875	137,191

New England Savings Bank, New London	....	6,482	26,622	1,898	35,002	498,648
New Haven Savings Bank	....	12,000	65,277	....	77,277	1,109,610
New Milford Savings Bank	....	10,000	15,031	....	25,031	253,079
Newtown Savings Bank	....	1,355	7,258	1,788	10,401	122,473
Northwest Bank for Savings, Winsted	....	1,684	2,784	566	5,034	90,179
Norwalk Savings Society	....	4,000	19,202	....	23,202	293,992
Norwich Savings Society	....	3,800	24,218	3,808	31,826	428,432
People's Bank, Bridgeport	....	23,520	201,474	24,495	249,489	3,963,862
People's Savings Bank, New Britain	....	200	8,219	....	8,419	159,451
Putnam Savings Bank	....	500	3,369	1,640	5,509	81,314
Ridgefield Savings Bank	....	2,727	2,996	....	5,723	84,737
Savings Bank of Ansonia	....	2,000	15,419	2,012	19,431	266,644
Savings Bank of Danbury	....	6,000	6,258	....	12,258	120,517
Savings Bank of Manchester	....	1,875	17,165	8,738	27,778	411,427
Savings Bank of Rockville	....	1,145	7,364	1,535	10,044	144,923
Society for Savings, Hartford	51,474	52,217	27,379	....	131,070	2,435,530
Southington Savings Bank	....	3,585	2,686	1,431	7,702	143,441
Stafford Savings Bank	....	2,000	3,784	....	5,784	65,217
Stamford Savings Bank	....	8,230	6,383	4,165	18,778	360,518
Suffield Savings Bank	1,063	12,742	2,808	1,401	18,014	240,440
Thomaston Savings Bank	....	1,500	7,936	3,183	12,619	124,817
Torrington Savings Bank	....	1,000	6,416	4,792	12,208	177,578
Union Savings Bank, Danbury	....	1,000	12,564	3,042	16,606	236,384
Willimantic Savings Institute	....	1,000	5,631	2,999	9,630	97,951
Winsted Savings Bank	....	1,200	4,380	418	5,998	103,349
Total	**$65,287**	**$308,652**	**$861,834**	**$125,099**	**$1,360,872**	**$20,487,531**
Percentage of Total	**.32%**	**1.51%**	**4.21%**	**.61%**	**6.64%**	**100.00%**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Interest and fees on:		Income on Federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury, Agency, and Corporation securities	Interest on corporate bonds	Interest on obligation of States and political subdividions of the U.S.
	Real Estate loans, Net	Other loans				
Advest Bank, Hartford	$16	$12	$325	$22	....	....
American Savings Bank, New Britain	33,270	5,394	16,824	10,040	$46	....
Bank Mart, Bridgeport	30,505	5,812	1,467	3,680	1,836	....
Banking Center, Waterbury	61,534	14,706	3,960	12,402	2,167	$95
Berlin Savings Bank, Kensington	9,649	1,297	559	1,052	656	....
Branford Savings Bank	9,436	2,557	655	705	68	....
Bristol Savings Bank	16,736	6,901	2,165	7,821	1,926	....
Brooklyn Savings Bank, Danielson	3,500	260	49	1,224	416	26
Burritt InterFinancial Bancorp, New Britain	19,102	10,508	1,088	5,209	1,989	....
Central Bank for Savings, Meriden	17,022	3,346	759	2,769	668	....
Chelsea Groton Savings Bank, Mystic	16,886	1,879	441	1,353	6,325	166
City Savings Bank, Meriden	6,680	682	224	376	134	9
Collinsville Savings Society	929	326	133	323	299	....
Connecticut Savings, New Haven	74,084	23,128	1,814	5,232	1,892	....
Derby Savings Bank	17,117	5,283	230	301	4,452	....
Dime Savings of Norwich	3,483	584	243	676	507	26
Dime Savings of Wallingford	15,059	3,626	642	1,582	1,912	....
Essex Savings Bank	7,455	557	325	726	680	....
Fairfield County Savings Bank, Norwalk	8,573	261	914	664	1,358	....
Farmers and Mechanics Savings, Middletown	28,623	8,521	674	960	793	....
Farmington Savings Bank	7,795	1,846	1,386	1,311	909	....
Gateway Bank, Norwalk	43,069	8,352	2,259	5,908	2,294	....
Guilford Savings Bank	5,506	1,231	175	1,649	839	....
Jewett City Savings Bank	3,653	1,051	66	521	1,022	....
Liberty Bank for Savings, Middletown	28,442	16,039	1,075	4,131	2,366	....
Litchfield Bancorp	6,506	672	297	1,792	....	....
Mechanics Savings Bank, Hartford	23,700	6,557	3,133	5,443	6,683	....
Milford Savings Bank	5,270	1,408	210	1,658	470	
Moodus Savings Bank	854	136	65	64	85	....
Naugatuck Savings Bank	8,736	1,620	1,041	1,989	449	....

New England Savings Bank, New London	29,181	15,033	977	2,903	2,106	118
New Haven Savings Bank	68,016	16,248	4,139	1,318	5,036	583
New Milford Savings Bank	11,298	689	405	3,363	5,674	....
Newtown Savings Bank	7,506	675	478	673	1,967	....
Northwest Bank for Savings, Winsted	6,167	1,358	200	333	386	....
Norwalk Savings Society	20,151	1,362	790	2,242	4,193	....
Norwich Savings Society	32,168	5,383	1,824	2,170	1,834	378
People's Bank, Bridgeport	256,753	39,769	16,600	39,744	19,642	4,539
People's Savings Bank, New Britain	9,089	1,667	760	1,652	1,713	....
Putnam Savings Bank	3,524	1,017	544	2,806	30	....
Ridgefield Savings Bank	6,596	322	287	1,313		....
Savings Bank of Ansonia	17,289	4,491	909	1,089	1,896	....
Savings Bank of Danbury	3,898	95	141	6,251	390	194
Savings Bank of Manchester	24,278	6,344	1,200	3,328	5,140	....
Savings Bank of Rockville	7,009	1,280	287	2,414	2,720	....
Society for Savings, Hartford	121,639	56,108	6,190	32,479	23,595	376
Southington Savings Bank	7,681	3,190	918	1,492	570	....
Stafford Savings Bank	3,395	512	522	894	240	....
Stamford Savings Bank	27,780	885	641	1,982	2,016	....
Suffield Savings Bank	24,070	2,717	533	1,638	150	....
Thomaston Savings Bank	7,460	1,221	723	1,356	584	....
Torrington Savings Bank	12,922	658	705	3,529	148	....
Union Savings Bank, Danbury	16,289	2,088	852	1,602	3,322	34
Willimantic Savings Institute	5,742	809	452	1,809	813	....
Winsted Savings Bank	5,998	1,668	142	2,307	188	....
Total	**$1,249,089**	**$300,141**	**$84,417**	**$202,270**	**$127,594**	**$6,544**

Table No. 19—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest on other bonds notes, and debentures	Dividends on stock	Other service charges, commission, and fees	Other Operating income	Total Operating income
Advest Bank, Hartford	....	....	$62	$220	$657
American Savings Bank, New Britain	$57	$1,130	736	3,872	71,369
Bank Mart, Bridgeport	693	624	573	5.698	50,888
Banking Center, Waterbury	767	273	718	7.568	104,190
Berlin Savings Bank, Kensington	140	246	199	559	14,357
Branford Savings Bank	439	261	213	37	14,371
Bristol Savings Bank	91	308	594	777	37,319
Brooklyn Savings Bank, Danielson	247	121	26	210	6,079
Burritt InterFinancial Bancorp, New Britain	33	992	473	3.195	42.589
Central Bank for Savings, Meriden	3	839	519	406	26,331
Chelsea Groton Savings Bank, Mystic	491	905	421	246	29,113
City Savings Bank, Meriden	47	563	29	561	9,305
Collinsville Savings Society	50	53	33	62	2,208
Connecticut Savings, New Haven	106	1,052	1,207	1,609	110,124
Derby Savings Bank	595	438	1,429	476	30,321
Dime Savings of Norwich	34	30	159	26	5,768
Dime Savings of Wallingford	166	474	369	688	24,518
Essex Savings Bank	45	177	108	146	10,219
Fairfield County Savings Bank, Norwalk		241	58	48	12,117
Farmers and Mechanics Savings, Middletown	261	1,004	600	1,042	42,478
Farmington Savings Bank	58	87	266	2,012	15,670
Gateway Bank, Norwalk	72	1,401	986	1.710	66,051
Guilford Savings Bank	65	189	101	92	9,847
Jewett City Savings Bank	150	329	52	659	7,503
Liberty Bank for Savings, Middletown	5	1,412	816	3.174	57,460
Litchfield Bancorp	231	381	196	238	10,313
Mechanics Savings Bank, Hartford	2,600	1,456	731	1,229	51,532
Milford Savings Bank		16	130	312	9,474
Moodus Savings Bank	30	45	25	11	1,315
Naugatuck Savings Bank	40	372	179	26	14,452

New England Savings Bank, New London	311	1,614	629	264	53,136
New Haven Savings Bank	791	4,349	1,105	10,182	111,767
New Milford Savings Bank	1,315	2,026	314	962	26,046
Newtown Savings Bank	131	481	177	561	12,649
Northwest Bank for Savings, Winsted	143	141	78	873	9,679
Norwalk Savings Society	291	857	187	965	31,038
Norwich Savings Society	181	507	547	553	45,545
People's Bank, Bridgeport	4,625	16,411	7,255	21,963	427,301
People's Savings Bank, New Britain	9	179	171	1,516	16,756
Putnam Savings Bank	27	93	107	19	8,167
Ridgefield Savings Bank	28	7	23	172	8,748
Savings Bank of Ansonia	....	143	218	2,245	28,280
Savings Bank of Danbury	5	335	35	4	11,348
Savings Bank of Manchester	439	889	704	1,040	43,362
Savings Bank of Rockville	118	650	168	60	14,706
Society for Savings, Hartford	2,898	3,205	13,636	24,639	284,765
Southington Savings Bank	19	458	234	177	14,739
Stafford Savings Bank	569	382	85	15	6,614
Stamford Savings Bank	195	608	191	793	35,091
Suffield Savings Bank	7	295	936	4,706	35,052
Thomaston Savings Bank	238	253	126	563	12,524
Torrington Savings Bank	11	91	82	22	18,168
Union Savings Bank, Danbury	....	344	239	436	25,206
Willimantic Savings Institute	46	145	160	43	10,019
Winsted Savings Bank	17	140	196	197	10,853
Total	**$19,930**	**$50,022**	**$39,611**	**$109,879**	**$2,189,497**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest and dividends on: Savings deposits	Time deposits	Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on other borrowed money	Interest on subordinated notes and debentures	Salaries and employee benefits
Advest Bank, Hartford	$7	$57	$2	$....	....	$213
American Savings Bank, New Britain	14,329	44,024	3	....	....	3,497
Bank Mart, Bridgeport	10,719	24,407	41	156	....	3,682
Banking Center, Waterbury	8,732	65,949	6,229	17	....	8,513
Berlin Savings Bank, Kensington	1,583	8,931	....	124	....	1,375
Branford Savings Bank	3,685	7,393	....	....	$9	1,293
Bristol Savings Bank	5,360	24,493	342	....	....	3,162
Brooklyn Savings Bank, Danielson	1,559	3,237	....	162	....	574
Burritt InterFinancial Bancorp, New Britain	13,882	17,845	283	458	....	2,874
Central Bank for Savings, Meriden	7,263	11,411	43	976	....	1,967
Chelsea Groton Savings Bank, Mystic	7,667	15,402	....	....	....	2,214
City Savings Bank, Meriden	2,252	4,863	....	258	....	849
Collinsville Savings Society	567	1,187	....	....	....	228
Connecticut Savings, New Haven	24,191	57,521	1,107	24	450	8,553
Derby Savings Bank	7,491	15,649	17	255	....	2,871
Dime Savings of Norwich	1,431	3,003	....	....	....	741
Dime Savings of Wallingford	2,470	15,172	....	25	....	1,968
Essex Savings Bank	3,078	4,701	....	....	....	676
Fairfield County Savings Bank, Norwalk	4,698	4,806	....	....	....	1,035
Farmers and Mechanics Savings, Middletown	9,409	22,759	....	95	....	4,160
Farmington Savings Bank	4,079	8,028	....	....	....	1,282
Gateway Bank, Norwalk	7,218	43,000	344	572	....	6,408
Guilford Savings Bank	2,899	4,200	....	....	....	743
Jewett City Savings Bank	1,798	3,866	6	3	....	669
Liberty Bank for Savings, Middletown	13,467	30,229	....	634	....	4,860
Litchfield Bancorp	3,740	4,451	....	....	....	975
Mechanics Savings Bank, Hartford	13,009	27,893	....	1,471	....	3,886
Milford Savings Bank	2,263	4,959	....	32	....	802
Moodus Savings Bank	402	564	....	....	....	196
Naugatuck Savings Bank	3,624	6,749	....	....	....	1,285

New England Savings Bank, New London	12,175	27,627		46		5,694
New Haven Savings Bank	29,052	52,799	3	2,027		7,292
New Milford Savings Bank	10,750	9,868		4		1,593
Newtown Savings Bank	3,754	6,042				1,055
Northwest Bank for Savings, Winsted	1,940	5,124	39	523		768
Norwalk Savings Society	11,735	11,623		157		2,591
Norwich Savings Society	3,424	31,374		17		3,296
People's Bank, Bridgeport	109,711	190,103	13,098	14,926		48,227
People's Savings Bank, New Britain	2,161	10,467		283		975
Putnam Savings Bank	913	5,919				541
Ridgefield Savings Bank	3,417	3,632				925
Savings Bank of Ansonia	6,488	14,712	63			2,908
Savings Bank of Danbury	3,418	6,159				550
Savings Bank of Manchester	11,168	22,117	424	375		2,888
Savings Bank of Rockville	3,516	8,104	3	98		963
Society for Savings, Hartford	48,928	133,040	3,686	21,831	1,696	24,436
Southington Savings Bank	3,940	7,460	15			1,254
Stafford Savings Bank	1,500	3,691				656
Stamford Savings Bank	10,147	18,847		28		2,616
Suffield Savings Bank	4,430	15,018	439	2,696		4,102
Thomaston Savings Bank	3,925	5,235				1,057
Torrington Savings Bank	6,215	8,674				821
Union Savings Bank, Danbury	9,693	9,542				1,341
Willimantic Savings Institute	2,560	5,263				933
Winsted Savings Bank	2,477	5,898	143	21		988
Total	**$490,309**	**$1,105,087**	**$26,330**	**$48,294**	**$2,155**	**$190,021**

Table No. 19—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other operating expenses	Total operating expenses
Advest Bank, Hartford	$53	$55	....	$82	$469
American Savings Bank, New Britain	619	203	....	2,154	64,829
Bank Mart, Bridgeport	862	428	$341	2,873	43,509
Banking Center, Waterbury	1,620	994	129	6,129	98,312
Berlin Savings Bank, Kensington	231	113	27	756	13,140
Branford Savings Bank	(1)	253	326	1,048	14,006
Bristol Savings Bank	478	471	14	1,813	36,133
Brooklyn Savings Bank, Danielson	72	68	21	378	6,071
Burritt InterFinancial Bancorp, New Britain	599	655	308	1,550	38,454
Central Bank for Savings, Meriden	445	341	60	1,785	24,291
Chelsea Groton Savings Bank, Mystic	557	316	18	1,420	27,594
City Savings Bank, Meriden	150	124	10	598	9,104
Collinsville Savings Society	19	19	....	96	2,116
Connecticut Savings, New Haven	1,642	1,232	500	6,373	101,593
Derby Savings Bank	373	447	118	1,921	29,142
Dime Savings of Norwich	101	63	12	341	5,692
Dime Savings of Wallingford	288	377	134	1,201	21,635
Essex Savings Bank	62	100	11	530	9,158
Fairfield County Savings Bank, Norwalk	202	198	5	540	11,484
Farmers and Mechanics Savings, Middletown	553	444	136	2,604	40,160
Farmington Savings Bank	215	192	31	856	14,683
Gateway Bank, Norwalk	1,770	1,627	293	2,779	64,011
Guilford Savings Bank	84	82	7	433	8,448
Jewett City Savings Bank	100	60	30	480	7,012
Liberty Bank for Savings, Middletown	757	1,223	550	3,821	55,541
Litchfield Bancorp	138	131	....	578	10,013
Mechanics Savings Bank, Hartford	872	1,061	(283)	1,809	49,658
Milford Savings Bank	152	123	6	603	8,940
Moodus Savings Bank	19	15	(3)	102	1,295
Naugatuck Savings Bank	257	209	84	759	12,967

New England Savings Bank, New London	856	806	1,199	3,357	51,760
New Haven Savings Bank	1,881	913	493	4,018	98,478
New Milford Savings Bank	371	249	30	719	23,584
Newtown Savings Bank	111	62	26	538	11,588
Northwest Bank for Savings, Winsted	152	134	22	544	9,246
Norwalk Savings Society	484	546	19	1,541	28,696
Norwich Savings Society	533	441	780	2,234	42,099
People's Bank, Bridgeport	8,670	7,669	1,162	27,936	421,502
People's Savings Bank, New Britain	202	154	196	611	15,049
Putnam Savings Bank	72	112	...	277	7,834
Ridgefield Savings Bank	153	92	...	533	8,752
Savings Bank of Ansonia	502	373	361	1,942	27,349
Savings Bank of Danbury	106	48	(8)	295	10,568
Savings Bank of Manchester	528	618	102	2,673	40,893
Savings Bank of Rockville	260	40	...	814	13,798
Society for Savings, Hartford	4,844	4,230	1,671	40,962	285,324
Southington Savings Bank	170	114	120	908	13,981
Stafford Savings Bank	98	61	...	357	6,363
Stamford Savings Bank	406	206	35	1,516	33,801
Suffield Savings Bank	718	436	199	4,977	33,015
Thomaston Savings Bank	150	110	30	544	11,051
Torrington Savings Bank	147	93	...	399	16,340
Union Savings Bank, Danbury	269	144	42	1,035	22,066
Willimantic Savings Institute	236	159	(4)	379	9,526
Winsted Savings Bank	135	174	108	544	10,488
Total	**$35,343**	**$29,548**	**$9,468**	**$146,056**	**$2,082,611**

Table No. 19a—TRUST DEPARTMENT STATISTICS, DECEMBER 31, 1984
(Amounts in thousands of dollars)

NAME OF BANK	Number of accounts	Total trust funds
Advest Bank, Hartford		
American Savings Bank, New Britain		
Bank Mart, Bridgeport		
Banking Center, Waterbury		
Berlin Savings Bank, Kensington		
Branford Savings Bank		
Bristol Savings Bank		
Brooklyn Savings Bank, Danielson		
Burritt Interfinancial Bancorp, New Britain		
Central Bank for Savings, Meriden		
Chelsea Groton Savings Bank, Mystic		
City Savings Bank, Meriden		
Collinsville Savings Society		
Connecticut Savings, New Haven		
Derby Savings Bank		
Dime Savings of Norwich		
Dime Savings of Wallingford		
Essex Savings Bank		
Fairfield County Savings Bank, Norwalk		
Farmers and Mechanics Savings, Middletown		
Farmington Savings Bank		
Gateway Bank, Norwalk		
Guilford Savings Bank		
Jewett City Savings Bank		
Liberty Bank for Savings, Middletown		
Litchfield Bancorp		
Mechanics Savings Bank, Hartford		
Milford Savings Bank		
Moodus Savings Bank		
Naugatuck Savings Bank		
New England Savings Bank, New London	1	$6,386
New Haven Savings Bank		
New Milford Savings Bank	11	5,202
Newtown Savings Bank		
Northwest Bank for Savings, Winsted		
Norwalk Savings Society	10	2,799
Norwich Savings Society		
People's Bank, Bridgeport	7	14,832
People's Savings Bank, New Britain		
Putnam Savings Bank		
Ridgefield Savings Bank		
Savings Bank of Ansonia		
Savings Bank of Danbury		
Savings Bank of Manchester		
Savings Bank of Rockville		
Society for Savings, Hartford	33	17,566
Southington Savings Bank		
Stafford Savings Bank		
Stamford Savings Bank		
Suffield Savings Bank	1	42
Thomaston Savings Bank		
Torrington Savings Bank		
Union Savings Bank, Danbury		
Willimantic Savings Institute		
Winsted Savings Bank		
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator Accounts		
Conservator, guardian, trustee and other similar accounts	22	
Agency, custodian, safekeeping and other similar accounts	41	
Total	**63**	**$46,827**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$20,750
Stocks		11,746
Real estate mortgages		8,682
Real estate		
Savings and other time deposits		3,912
Uninvested and undistributed cash		
Miscellaneous items		
Other assets, including common trust funds		1,737
Total		**$46,827**

SAVINGS AND LOAN ASSOCIATIONS

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/Trustees; Italicized type indicates Chairman

AMERICAN BANK OF CONNECTICUT (WATERBURY)

Incorporated 1920

EXECUTIVE OFFICERS—*President, Gene C. Guilbert;* Senior Vice President and Treasurer, Raymond M. Donohoe; Vice President, George W. O'Connor; Vice President, Dunham H. Smith; Controller, Genevieve M. Lombard; Secretary, Betty Ann Veillette; Vice President, Joseph F. Lynch.

DIRECTORS—Charles G. Arnold, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson, William J. Secor, Jr., Paul A. Sirop.

THE BANK OF HARTFORD, INC., SA

Incorporated 1917

EXECUTIVE OFFICERS—*President, H. Langedon Bell, Jr.;* Executive Vice President and Treasurer, Stanley J. Kukla; Executive Vice President, George A. Jensen; Vice President and Corporate Secretary, Mary S. Varca; Vice President, William V. Anderson; Vice President, John W. White, Jr.; Vice President, Vincent H. Shaheen; Vice President, Hollis Schlacter Lowe.

DIRECTORS—*H. Langedon Bell, Jr.*, Stanley J. Kukla, Arthur M. Lewis, James Richmond, Ronald Streeter, John E. Sundman, Richard M. Woodworth, Ronald E. Young.

CARGILL BANK OF CONNECTICUT (PUTNAM)

Incorporated 1916

EXECUTIVE OFFICERS—*President, Paul G. Zachringer;* Executive Vice President, Ellis K. Haines; Vice President and Secretary, Claire I. Quintal; Vice President and Treasurer, Jo-Ann M. Chenail.

DIRECTORS—Lawrence J. Bellerose, *Raymond P. Faucher*, Ellis K. Haines, John J. Maher, Claire I. Quintal, Everett G. Shepard, Frederick J. Witkowski, H. Dexter Young, Paul G. Zachringer.

CONNECTICUT SAVINGS AND LOAN ASSOCIATION (HARTFORD)

Incorporated 1968

EXECUTIVE OFFICERS—*President, John A. Hogan;* Vice President, David S. Kirk.

DIRECTORS—Eileen Baccus, Edward J. Barlow, Sanford Cloud, *Norman D. Edmonds*, John A. Hogan, George Schafer, Mark Swerdloff.

DANBURY SAVINGS AND LOAN ASSOCIATION, INC.

Incorporated 1920

EXECUTIVE OFFICERS—*President, Charles E. Bruno;* Executive Vice President and Secretary, Peter Filous; Senior Vice President, Louis F. Calabrese, Jr.; Vice President and Treasurer, Joseph F. Sullivan, Jr.; Vice President, Edmund Pannoni; Vice President, John E. Bruno.

DIRECTORS—*L. Legrand Hopkins*, Charles E. Bruno, Bernard J. Dolan, Jr., Abraham I. Feinson, Robert J. Morganti, Robert N. Noce.

EASTERN SAVINGS & LOAN ASSOCIATION (NORWICH)

Incorporated 1915

EXECUTIVE OFFICERS—*President, D. William Kelleher;* Senior Vice President and Treasurer, Donald A. Cipriani; Vice President, Richard A. Friedrich, Sr.; Controller, Richard E. Olson; Secretary, Linnea R. Olsen.

DIRECTORS—Charles Adams, F. William Brown, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage, *George E. Silverman*.

FARMINGTON VALLEY SAVINGS & LOAN ASSOCIATION (FARMINGTON)
Incorporated 1977

EXECUTIVE OFFICERS—*President, John S. Manning;* Executive Vice President, Otto Strobino; Senior Vice President, Richard P. Boyle; Vice President, Richard F. Corliss; Treasurer, Frank Gencarelli; Secretary, Paul Menzel.

DIRECTORS—Frank Gencarelli, *Raymond Hill,* John S. Manning, Paul Menzel, Nunzio Rosso, Otto Strobino, Michael Timura, Donald Tinty, Matthew S. Wendell.

FIRST NEW LONDON SAVINGS & LOAN ASSOCIATION, INC.
Incorporated 1914

EXECUTIVE OFFICERS—President, Thomas P. Condon; *Executive Vice President, Richard J. Days, Jr.;* Vice President, Thomas J. Keogh; Vice President, Nathan Belcher; Treasurer, Lewis P. Bailey; Secretary, Richard J. Days, Jr.

DIRECTORS—Lewis P. Bailey, Nathan Belcher, *Thomas P. Condon,* Arthur F. Harris, Edwin C. Higgins, Jr., Donolson E. Horne, Thomas J. Keogh, Charles Persi, Francis Pugliese, Robert N. Shea, Joel Suisman.

HERITAGE SAVINGS & LOAN ASSOCIATION, INC. (MANCHESTER)
Incorporated 1891

EXECUTIVE OFFICERS—*President, William H. Hale;* Vice Chairman, Warren K. Novick; Vice Chairman, Peter G. Chipokas; Executive Vice President and Secretary, Raymond E. Juleson; Executive Vice President, Betty R. Sullivan; Vice President, Joseph S. Hachey; Treasurer, J. Raymond Fournier; Executive Vice President, John M. Staton; Vice President, Robert W. Hill; Vice President, Richard E. Krupke; Vice President, Robert W. Mills; Executive Vice President, Joseph B. Young.

DIRECTORS—Byrl N. Boyce, David J. Chase, Peter G. Chipokas, Bernard Dulberg, Donald S. Genovesi, William H. Hale, Thomas M. Healy, Stephan L. Hilcoff, *Charles S. House,* Warren K. Novick, Gerard B. Selzer, John W. Thompson, R. Bruce, Watkins, Theodore C. Wright.

NAUGATUCK VALLEY SAVINGS & LOAN ASSOCIATION, INC. (NAUGATUCK)
Incorporated 1922

EXECUTIVE OFFICERS—*President and Treasurer, Ronald D. Lengyel;* Vice President and Secretary, Dominic J. Alegi, Jr.

DIRECTORS—*Donald G. Brubaker,* Elizabeth B. Eckert, Frederick E. Hennick, Gerald Labriola, Ronald D. Lengyel, Michael J. Magas, Lawrence J. Mambrino, Robert E. Ruccio, Stephen A. Sturdevant.

PERMANENT SAVINGS (MERIDEN)
Incorporated 1888

EXECUTIVE OFFICERS—*President, Stephen S. Stack;* Executive Vice President, John T. Lounsbury, Jr.; Senior Vice President, Frank A. Noto, Jr.; Senior Vice President, Paul V. Orcutt; Senior Vice President and Treasurer, Alfred T. Santoro; Vice President, Rae M. Benigni; Vice President, Charlotte M. Dirgins; Vice President, Joseph A. Coakley.

DIRECTORS—Charles R. Allen, Mark B. Bollman, Edward T. Cox, *Charles E. Lirot,* John T. Lounsbury, Jr., Edwin L. Naamon, Frank A. Noto, Jr., Richard L. Revenaugh, Mildred L. Rossi, Wayne W. Sargent, Philip D. Spalla, Stephen S. Stack, Wilson F. Sweeney, Raymond B. Thompson, Andrew M. Ullman, Pasquale Young.

SAVINGS & LOAN ASSOCIATION OF SOUTHINGTON, INC.
Incorporated 1912

EXECUTIVE OFFICERS—President, Albert C. Bassett; *Vice President and Secretary, Carmen F. Casale;* Vice President, Michael J. Simone; Treasurer, Richard J. D'Amato.

DIRECTORS—*Albert C. Bassett,* Carmen F. Casale, Joseph J. DePaolo, David W. Florian, John T. Foley, Chester A. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski, Martin F. Talley, Elizabeth K. Zdunczyk.

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and net realized gains or (losses)	Applicable income and franchise taxes	Income before net realized gains or (losses)	Net realized gains (losses) after applicable taxes	Net income
Advest Bank, Hartford	$188	$43	$145	...	$145
American Savings Bank, New Britain	6,540	2,054	4,486	($26)	4,460
Bank Mart, Bridgeport	7,379	2,088	5,291	(147)	5,144
Banking Center, Waterbury	5,878	1,700	4,178	548	4,726
Berlin Savings Bank, Kensington	1,217	339	878	(21)	857
Branford Savings Bank	365	36	329	160	489
Bristol Savings Bank	1,186	4	1,182	594	1,776
Brooklyn Savings Bank, Danielson	8	1	7	4	11
Burritt InterFinancial Bancorp, New Britain	4,135	1,244	2,891	322	3,213
Central Bank for Savings, Meriden	2,040	619	1,421	160	1,581
Chelsea Groton Savings Bank, Mystic	1,519	341	1,178	832	2,010
City Savings Bank, Meriden	201		201	178	379
Collinsville Savings Society	92	9	83	8	91
Connecticut Savings, New Haven	8,531	1,755	6,776	56	6,832
Derby Savings Bank	1,179	325	854	(125)	729
Dime Savings of Norwich	76	23	53	20	73
Dime Savings of Wallingford	2,883	883	2,000	167	2,167
Essex Savings Bank	1,061	371	690	88	778
Fairfield County Savings Bank, Norwalk	633	128	505	20	525
Farmers and Mechanics Savings, Middletown	2,318	723	1,595	118	1,713
Farmington Savings Bank	987	368	619	248	867
Gateway Bank, Norwalk	2,040	330	1,710	759	2,469
Guilford Savings Bank	1,399	414	985	13	998
Jewett City Savings Bank	491	132	359	34	393
Liberty Bank for Savings, Middletown	1,919	401	1,518	624	2,142
Litchfield Bancorp	300	14	286	316	602
Mechanics Savings Bank, Hartford	1,874	375	1,499	133	1,632
Milford Savings Bank	534	131	403	56	459
Moodus Savings Bank	20		20	10	30
Naugatuck Savings Bank	1,485	494	991	28	1,019

New England Savings Bank, New London	1,376	(87)	1,463	630	2,093
New Haven Savings Bank	13,289	4,891	8,398	(669)	7,729
New Milford Savings Bank	2,462	1,231	1,231	1,186	2,417
Newtown Savings Bank	1,061	305	756	236	992
Northwest Bank for Savings, Winsted	433	....	433	(30)	403
Norwalk Savings Society	2,342	618	1,724	329	2,053
Norwich Savings Society	3,446	1,266	2,180	254	2,434
People's Bank, Bridgeport	5,799	(1,245)	7,044	4,482	11,526
People's Savings Bank, New Britain	1,707	632	1,075	11	1,086
Putnam Savings Bank	333	102	231	64	295
Ridgefield Savings Bank	(4)	6	(10)	29	19
Savings Bank of Ansonia	931	385	546	81	627
Savings Bank of Danbury	780	4	776	4	780
Savings Bank of Manchester	2,469	797	1,672	721	2,393
Savings Bank of Rockville	908	38	870	165	1,035
Society for Savings, Hartford	(559)	1,228	(1,787)	1,953	166
Southington Savings Bank	758	195	563	26	589
Stafford Savings Bank	251	152	99	376	475
Stamford Savings Bank	1,290	349	941	87	1,028
Suffield Savings Bank	2,037	640	1,397	(49)	1,348
Thomaston Savings Bank	1,473	394	1,079	105	1,184
Torrington Savings Bank	1,828	874	954	193	1,147
Union Savings Bank, Danbury	3,140	1,051	2,089	(17)	2,072
Willimantic Savings Institute	493	150	343	72	415
Winsted Savings Bank	365	120	245	131	376
Total	**$106,886**	**$29,441**	**$77,445**	**$15,547**	**$92,992**

Table No. 19—INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DECEMBER 31, 1984—Concluded

(Amounts in thousands of dollars)

NAME OF BANK	Total Surplus accounts Dec. 31, 1983	Net income	Other increases (decreases) Net	Change in surplus account	Total surplus Dec. 31, 1984
Advest Bank, Hartford	....	145	$11,750	$11,895	$11,895
American Savings Bank, New Britain	$50,174	4,460	....	4,460	54,634
Bank Mart, Bridgeport	21,246	5,144	(227)	4,917	26,163
Banking Center, Waterbury	68,284	4,726	(13)	4,713	72,997
Berlin Savings Bank, Kensington	7,690	857	....	857	8,547
Branford Savings Bank	5,850	489	....	489	6,339
Bristol Savings Bank	15,828	1,776	....	1,776	17,604
Brooklyn Savings Bank, Danielson	5,612	11	35	46	5,658
Burritt InterFinancial Bancorp, New Britain	26,467	3,213	(18)	3,195	29,662
Central Bank for Savings, Meriden	14,573	1,581	159	1,740	16,313
Chelsea Groton Savings Bank, Mystic	23,293	2,010	....	2,010	25,303
City Savings Bank, Meriden	5,588	379	(89)	290	5,878
Collinsville Savings Society	2,339	91	(1)	90	2,429
Connecticut Savings, New Haven	56,152	6,832	(1)	6,831	62,983
Derby Savings Bank	19,701	729	2	731	20,432
Dime Savings of Norwich	4,080	73	....	73	4,153
Dime Savings of Wallingford	15,090	2,167	(491)	1,676	16,766
Essex Savings Bank	7,731	778	1	779	8,510
Fairfield County Savings Bank, Norwalk	8,350	525	....	525	8,875
Farmers and Mechanics Savings, Middletown	22,815	1,713	1	1,714	24,529
Farmington Savings Bank	12,049	867	....	867	12,916
Gateway Bank, Norwalk	22,835	2,469	8,965	11,434	34,269
Guilford Savings Bank	5,423	998	....	998	6,421
Jewett City Savings Bank	3,719	393	....	393	4,112
Liberty Bank for Savings, Middletown	31,891	2,142		2,142	34,033
Litchfield Bancorp	6,002	602	(11)	591	6,593
Mechanics Savings Bank, Hartford	28,233	1,632	....	1,632	29,865
Milford Savings Bank	4,207	459	11	470	4,677
Moodus Savings Bank	631	30	(53)	(23)	608
Naugatuck Savings Bank	11,792	1,019	64	1,083	12,875

New England Savings Bank, New London	32,909	2,093	....	2,093	35,002
New Haven Savings Bank	69,548	7,729	....	7,729	77,297
New Milford Savings Bank	23,123	2,417	(509)	1,908	25,031
Newtown Savings Bank	9,409	992	....	992	10,401
Northwest Bank for Savings, Winsted	4,649	403	(18)	385	5,034
Norwalk Savings Society	21,129	2,053	20	2,073	23,202
Norwich Savings Society	29,393	2,434	(1)	2,433	31,826
People's Bank, Bridgeport	236,478	11,526	1,485	13,011	249,489
People's Savings Bank, New Britain	7,333	1,086	....	1,086	8,419
Putnam Savings Bank	5,426	295	(212)	83	5,509
Ridgefield Savings Bank	5,236	19	468	487	5,723
Savings Bank of Ansonia	18,784	627	20	647	19,431
Savings Bank of Danbury	11,606	780	(128)	652	12,258
Savings Bank of Manchester	25,432	2,393	(47)	2,346	27,778
Savings Bank of Rockville	9,225	1,035	(216)	819	10,044
Society for Savings, Hartford	76,083	166	54,821	54,987	131,070
Southington Savings Bank	7,120	589	(7)	582	7,702
Stafford Savings Bank	5,325	475	(16)	459	5,784
Stamford Savings Bank	18,180	1,028	(430)	598	18,778
Suffield Savings Bank	8,609	1,348	8,057	9,405	18,014
Thomaston Savings Bank	11,435	1,184	....	1,184	12,619
Torrington Savings Bank	11,206	1,147	(145)	1,002	12,208
Union Savings Bank, Danbury	14,708	2,072	(174)	1,898	16,606
Willimantic Savings Institute	9,215	415	....	415	9,630
Winsted Savings Bank	5,622	376	....	376	5,998
Total	**$1,184,828**	**$92,992**	**$83,052**	**$176,044**	**$1,360,872**

Table No. 20—ABSTRACTS OF REPORTS FROM 1945-1984 (Amounts in thousands of dollars)

Year	Number of banks	Number of regular savings accounts	Assets: Loans on real estate	Assets: Other loans	Assets: U.S. Government securities	Assets: Other bonds and stocks	Assets: Real estate bank premises and furniture and fixtures	Assets: assets, including cash on hand	Liabilities: Total deposits	Liabilities: Reserves on loans and securities	Liabilities: Other liabilities	Liabilities: Surplus accounts	Liabilities: Total assets or liabilities
1945	72	1,108,563	250,045	2,436	761,131	127,891	7,610	71,570	1,094,740	....	1,988	123,956	**1,220,685**
1946	72	1,140,067	254,270	2,676	878,623	137,212	5,094	66,108	1,201,569	....	3,320	139,096	**1,343,986**
1947	72	1,157,021	276,270	3,212	902,896	161,100	4,949	69,494	1,269,127	....	4,720	144,354	**1,418,201**
1948	72	1,163,301	322,644	3,864	876,410	190,924	4,746	62,785	1,302,842	....	8,016	150,516	**1,461,376**
1949	72	1,162,372	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	....	6,737	157,471	**1,490,317**
1950	72	1,165,764	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	....	11,653	165,323	**1,515,063**
1951	72	1,199,423	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	....	7,152	177,018	**1,575,590**
1952	72	1,196,087	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	....	7,619	181,766	**1,678,397**
1953	72	1,175,054	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	....	9,182	187,306	**1,799,317**
1954	72	1,185,396	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	....	11,012	198,036	**1,930,066**
1955	71	1,209,296	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	....	14,975	206,858	**2,064,673**
1956	71	1,243,525	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	....	18,212	215,778	**2,220,015**
1957	71	1,275,004	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	....	19,263	223,653	**2,345,581**
1958	71	1,310,433	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	....	22,357	236,637	**2,515,754**
1959	71	1,356,117	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	....	26,066	244,962	**2,657,592**
1960	71	1,400,831	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	....	30,396	262,590	**2,809,187**
1961	71	1,453,696	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	....	17,672	278,785	**3,029,755**
1962	71	1,486,279	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	....	22,820	292,391	**3,289,073**
1963	71	1,494,285	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	....	32,516	309,862	**3,564,116**
1964	71	1,535,118	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	....	27,787	329,950	**3,834,650**
1965	71	1,573,196	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	....	28,501	355,947	**4,091,699**
1966	70	1,616,272	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	....	40,050	372,635	**4,272,130**
1967	70	1,658,865	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	....	27,278	391,282	**4,612,300**
1968	69	1,706,761	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	....	34,679	422,966	**4,978,744**
1969	69	1,764,707	4,023,990	197,597	194,493	829,066	39,406	99,722	4,822,243	....	47,671	454,360	**5,384,274**
1970	69	1,813,967	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450		39,476	482,359	**5,879,285**
1971	68	1,776,229	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	$10,093	53,793	520,892	**6,724,659**
1972	68	1,820,302	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	**7,580,455**
1973	68	1,858,219	6,030,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	**8,267,243**
1974	68	1,874,616	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	**8,786,888**
1975	67	1,934,859	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	....	169,595	780,972	**9,824,270**
1976	66	2,027,606	7,462,204	542,769	743,699	1,651,171	199,203	481,455	10,109,111	....	139,655	831,726	**11,080,492**
1977	65	N/A	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	....	206,400	922,331	**12,408,069**
1978	65	N/A	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	....	344,210	1,004,381	**13,684,346**
1979	65	N/A	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	....	435,990	1,084,544	**14,457,088**
1980	65	N/A	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	....	496,911	1,156,815	**15,513,572**
1981	65	N/A	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	....	733,795	1,140,625	**16,370,366**
1982	62	N/A	10,836,248	2,333,279	1,347,797	1,727,610	265,056	1,228,808	15,818,711	....	802,410	1,117,677	**17,738,798**
1983	57	N/A	11,990,569	2,172,474	2,032,282	2,156,253	275,799	1,295,732	17,748,409	....	915,568	1,259,132	**19,923,109**
1984	55	N/A											

SECURITY SAVINGS & LOAN ASSOCIATION (WATERBURY)

Incorporated 1980

EXECUTIVE OFFICERS—*President, Richard Barbieri;* Executive Vice President, Matthew A. Sivilla.

DIRECTORS—*Mario Albini,* Richard Barbieri, Francis Campion, Lincoln Carson, Domenic Daddona, Vinal Duncan, Carey Geghan, Harold Kay, Charles Peach, Robert Piscatelli, Salvatore Porzio, Mary Tynan, Joseph Vincitorio, Arnold Wolk.

SENTRY SAVINGS & LOAN ASSOCIATION (STAMFORD)

Incorporated 1984

EXECUTIVE OFFICERS—*President, James H. Ellis.*

DIRECTORS—Leonard L. Abess, *Lawrence J Ackerman,* Edgar F. Beckham, Mark C. Biderman, John B. Canning, Dorothy Faski, Robert G. Galli, Susan M. Greenberg, Charles K. Leeper, Sidney H. Liebson, David Seartoss, James H. Ellis

SHELTON SAVINGS & LOAN ASSOCIATION, INC.

Incorporated 1919

EXECUTIVE OFFICERS—*President, Kenneth E. Schaible,* Senior Vice President and Secretary, William C. Nimons; Vice President, Dorothy M. Reilly; Treasurer, Pasquale Papale

DIRECTORS—*LeRoy T. Glover,* Joseph Carlson, Jr., Stephen Husti, Samuel Kreiger, James W. Morgan, Jr., Pasquale Papale, Kenneth E. Schaible, Charles H. Sullivan, Vincent P. Tisi

WINDSOR LOCKS SAVINGS & LOAN ASSOCIATION

Incorporated 1918

EXECUTIVE OFFICERS—President, Anthony C. Ward; Vice President, Joseph B. Raccone; *Secretary, Raymond A. Marconi;* Treasurer, Shirley M. Roszelle

DIRECTORS—James J. Franklin, *Raymond A. Marconi,* James H. Nilsson, Sylvio F. Preli, Joseph B. Raccone, Anthony C. Ward

Table No. 22—COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS AND LOAN ASSOCIATIONS DECEMBER 31, 1984 AND DECEMBER 31, 1983

(Dollar Amount in Thousands)

ASSETS	12-31-84	12-31-83	Increase (Decrease)	Percentage Change
Mortgage Loans and Contracts				
FHA/VA and Other Fed. ins. or Guar. Loans	$40,219	$49,037	$(8,818)	(17.98)
Conventional	1,182,214	940,484	241,730	25.70
Mortgage Backed Pass Through Securities	79,170	57,368	21,802	38.00
Accrued Interest Receivable	11,784	8,825	2,959	33.53
Contra Assets to Mortgage Loans	(20,868)	(14,435)	(6,433)	44.57
Net Mortgage Loans and Contracts	**1,292,519**	**1,041,279**	**251,240**	**24.13**
Commercial Loans	41,624	N/A	41,624	....
Consumer Loans	112,134	114,685	(2,551)	(2.22)
Financing Leases	14,370	N/A	14,370	....
Accrued Interest Receivables	2,435	1,314	1,121	85.31
Contra Assets to Nonmortgage Loans	(1,476)	(1,528)	52	3.40
Net Nonmortgage Loans and Contracts	**169,087**	**114,471**	**54,616**	**47.71**
Repossessed Assets	7,178	4,234	2,944	69.53
Real Estate Investments	5,191	3,421	1,770	51.74
Cash and Deposits	33,719	24,014	9,705	40.41
Investment Securities	164,550	199,232	(34,682)	(17.41)
Accrued Interest Receivables	3,253	3,439	(186)	(5.41
Fixed Assets	20,518	15,407	5,111	33.17
Other Assets	69,960	54,854	15,106	27.54
Total Assets	**1,765,975**	**1,460,351**	**305,624**	**20.93**
LIABILITIES				
Fixed-Maturity Deposits	874,977	N/A	....	....
Now, Supernow and other Transactions Accounts	85,072	N/A	....	....
Money Market Deposit Accounts (MMDA)	239,854	N/A	....	....
Passbook Accounts	217,049	N/A	....	....
Total Deposits	**1,416,952**	**1,185,125**	**231,827**	**19.56**
FHL Bank Advances	207,245	159,778	47,467	29.71
Other Borrowed Money	39,403	31,868	7,535	23.64
Other Borrowings	3,635	340	3,295	969.12
Other Liabilities	28,078	23,181	4,897	2,113
Total Liabilities	**1,695,313**	**1,400,292**	**295,021**	**21.07**
NET WORTH				
Permanent, Reserve or Guaranty Stock	5,849	4,942	907	18.35
Paid in Surplus	12,457	6,592	5,865	88.97
Appraised Equity Capital	858	....	858	....
Reserves	35,119	32,335	2,784	8.61
Undivided Profits Retained Earnings	18,151	15,627	2,524	16.15
Net Undistributed Income	(1,772)	563	(2,335)	....
Total Regulatory Net Worth	**70,662**	**60,059**	**10,603**	**17.65**
Total Liabilities and Regulatory Net Worth	**$1,765,975**	**$1,460,351**	**$305,624**	**20.93%**

Table No. 25—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1984-1983-1982

	Amounts in thousands of dollars			Amounts per $100 average assets*		
	1984	1983	1982	1984	1983	1982
Number of Banks	16	17	19	16	17	19
Current operating income:						
Interest and discount on loans	$149,284	$115,665	$105,135	$9.09	$7.96	$8.11
Interest and dividends on securities	22,160	21,114	18,505	1.35	1.45	1.43
Other operating income	15,421	15,904	7,260	.94	1.09	.56
Total current operating income	**186,865**	**152,683**	**130,900**	**11.38**	**10.50**	**10.10**
Current operating expense:						
Salaries of officers and employees	15,580	10,298	8,977	.95	.71	.69
Other operating expenses	16,804	16,053	13,857	1.02	1.10	1.07
Total current operating expense	**32,384**	**26,351**	**22,834**	**1.97**	**1.81**	**1.76**
Net current operating income before taxes, interest and dividends	**154,481**	**126,332**	**108,066**	**9.41**	**8.69**	**8.34**
Dividends and interest charges	147,913	122,035	118,540	9.01	8.39	9.14
Taxes (paid or accrued)	2,276	980	(1,588)	.14	.07	(.12)
Net operating income	**4,292**	**3,317**	**(8,886)**	**.26**	**.23**	**(.68)**
Non-operating income	3,488	4,017	5,170	.21	.28	.40
Non-operating expense	5,214	1,515	996	.32	.11	.08
Net Income	**2,566**	**5,759**	**(4,712)**	**.15**	**.40**	**(.36)**
Net prior and other adjustments	8,037	3,776	48	.49	.26	....
Change in net worth for period	**$10,603**	**$9,535**	**$(4,664)**	**$.64**	**$.66**	**$(.36)**

*Average assets based on quarterly assets, as reported by associations.

Table No. 23—STATEMENT OF ASSETS, DECEMBER 31, 1984

	Mortgage Loans And Contracts					
ASSETS	FHA/VA And Other Fed. Ins. Or Guar. Loans	Conventional	Mortgage Backed Pass Through Securities	Accrued Interest Receivable	Contra Assets To Mortgage Loans	Net Mortgage Loans And Contracts
Bank of Hartford	$5,952	$136,960	$1,707	$1,251	$1,363	$144,507
Cargill Bank of Connecticut, Putnam	....	16,322	504	111	112	16,825
Connecticut Savings and Loan, Hartford	447	7,797	172	40	27	8,429
Danbury Savings and Loan	7,537	173,634	28,880	2,627	6,421	206,257
Eastern Savings and Loan, Norwich	....	52,903	289	317	1,539	51,970
First New London Savings and Loan	235	14,034	....	70	401	13,938
Naugatuck Valley Savings and Loan	....	59,922	....	461	246	60,137
Permanent Savings and Loan, Meriden	8,554	248,786	7,544	2,632	978	266,538
Shelton Savings and Loan	880	56,790	1,662	577	1,123	58,786
Windsor Locks Savings and Loan	....	17,659	....	160	73	17,746
Total	**23,605**	**784,807**	**40,758**	**8,246**	**12,283**	**845,133**
STOCK CHARTERED						
American Bank of Connecticut, Waterbury	....	119,687	....	397	923	119,161
Farmington Valley Savings and Loan	3,114	9,649	2,787	142	....	15,692
Heritage Savings and Loan, Manchester	13,500	185,927	28,475	2,272	4,362	225,812
Savings and Loan of Southington	....	37,947	2,075	258	1,613	38,667
Security Savings and Loan, Waterbury	....	44,197	5,075	469	1,687	48,054
Sentry Savings and Loan, Stamford	....	....	....	....	....	....
Total	**16,614**	**397,407**	**38,412**	**3,538**	**8,585**	**447,386**
Grand Total	**$40,219**	**$1,182,214**	**$79,170**	**$11,784**	**$20,868**	**$1,292,519**
Percent to Total	**2.28%**	**66.94%**	**4.48%**	**.67%**	**1.18%**	**73.19%**

Table No. 23—STATEMENT OF ASSETS, DECEMBER 31, 1984—Continued

	Nonmortgage Loans And Contracts					
	Commercial Loans	Consumer Loans	Financing Leases	Accrued Interest Receivables	Contra Nonmortgage Loans And Contracts	Net Nonmortgage Loans And Contracts
Bank of Hartford	$7,029	$26,937	$14,370	$461	$149	$48,648
Cargill Bank of Connecticut, Putnam		1,745		18	6	1,757
Connecticut Savings and Loan, Hartford		544		34	23	555
Danbury Savings and Loan	2,465	6,723		454	396	9,246
Eastern Savings and Loan, Norwich		7,473		73	23	7,523
First New London Savings and Loan		1,827		22		1,849
Naugatuck Valley Savings and Loan		3,693		23		3,716
Permanent Savings and Loan, Meriden	15,818	9,528		304	189	25,461
Shelton Savings and Loan		3,554		60		3,614
Windsor Locks Savings and Loan		848		7	4	851
Total	**25,312**	**62,872**	**14,370**	**1,456**	**790**	**103,220**
STOCK CHARTERED						
American Bank of Connecticut, Waterbury	1,537	4,955		85	424	6,153
Farmington Valley Savings and Loan	1,003	6,100		72		7,175
Heritage Savings and Loan, Manchester	12,632	18,589		626	262	31,585
Savings and Loan of Southington	1,140	3,701		40		4,881
Security Savings and Loan, Waterbury		15,917		156		16,073
Sentry Savings and Loan, Stamford						
Total	**16,312**	**49,262**	....	**979**	**686**	**65,867**
Grand Total	**$41,624**	**$112,134**	**$14,370**	**$2,435**	**$1,476**	**$169,087**
Percent to Total	**2.36%**	**6.35%**	**.81%**	**.14%**	**.08%**	**9.58%**

Table No. 23—STATEMENT OF ASSETS, DECEMBER 31, 1984—Concluded

	Repossessed Assets	Real Estate Investments	Cash And Deposits	Investment Securities	Accrued Interest Receivable	Fixed Assets	Other Assets	Total Assets
Bank of Hartford	....	....	$770	$4,764	$128	$2,044	$11,877	$212,738
Cargill Bank of Connecticut, Putnam	....	....	473	3,796	3	426	237	23,517
Connecticut Savings and Loan, Hartford	63	....	457	128	2	60	238	9,932
Danbury Savings and Loan	2,100	1,881	6,980	8,272	147	2,608	14,338	251,829
Eastern Savings and Loan, Norwich	....	....	2,165	9,563	164	758	955	73,098
First New London Savings and Loan	....	....	153	1,342	22	53	183	17,540
Naugatuck Valley Savings and Loan	....	....	1,420	5,960	59	901	740	72,933
Permanent Savings and Loan, Meriden	3,837	2,519	1,140	12,815	143	2,089	9,300	323,842
Shelton Savings and Loan	337	91	1,519	9,614	154	774	599	75,488
Windsor Locks Savings and Loan	....	....	145	1,964	37	77	238	21,058
Total	**6,337**	**4,491**	**15,222**	**58,218**	**859**	**9,790**	**38,705**	**1,081,975**
STOCK CHARTERED								
American Bank of Connecticut, Waterbury	144	700	3,457	30,278	847	3,528	22,391	186,659
Farmington Valley Savings and Loan	....	....	1,553	9,957	140	710	359	35,586
Heritage Savings and Loan, Manchester	548		4,568	27,193	792	4,488	7,521	302,507
Savings and Loan of Southington	59		144	4,834	158	554	453	49,750
Security Savings and Loan, Waterbury	90	....	6,179	33,251	421	1,399	479	105,946
Sentry Savings and Loan, Stamford	....		2,596	819	36	49	52	3,552
Total	**841**	**700**	**18,497**	**106,332**	**2,394**	**10,728**	**31,255**	**684,000**
Grand Total	**$7,178**	**$5,191**	**$33,719**	**$164,550**	**$3,253**	**$20,518**	**69,960**	**1,765,975**
Percent to Total	**.41%**	**.29%**	**1.91%**	**9.32%**	**.18%**	**1.16%**	**3.96%**	**100%**

Table No. 24—STATEMENT OF LIABILITIES, DECEMBER 31, 1984

LIABILITIES	Fixed-Maturity Deposits	Now, Supernow And Other Transaction Accounts	Money Market Deposit Accounts (MMDA)	Passbook Accounts	FHL Bank Advances	Other Borrowed Money	Other Borrowings	Other Liabilities	Total Liabilities
Bank of Hartford	$113,631	$14,046	$19,010	$23,929	$30,397	....	....	$4,925	$205,938
Cargill Bank of Connecticut, Putnam	12,319	2,182	1,810	5,941	100	....	....	175	22,527
Connecticut Savings and Loan, Hartford	4,994	....	....	3,533	500	....	....	526	9,553
Danbury Savings and Loan	100,588	8,926	32,218	28,576	49,414	$16,426	$1,894	4,865	242,907
Eastern Savings and Loan, Norwich	42,164	2,735	12,750	9,374	1,840	1,011	....	662	70,536
First New London Savings and Loan	10,101	....	3,006	2,641	900	....	....	70	16,718
Naugatuck Valley Savings and Loan	37,437	2,853	11,691	13,700	4,000	....	....	592	70,273
Permanent Savings and Loan, Meriden	144,780	4,884	50,488	41,535	69,774	5,569	....	4,367	321,397
Shelton Savings and Loan	41,193	3,700	14,063	10,298	3,126	....	226	606	73,212
Windsor Locks Savings and Loan	12,417	186	2,969	3,187	300	....	....	428	19,487
Total	**519,624**	**39,512**	**148,005**	**142,714**	**160,351**	**23,006**	**2,120**	**17,216**	**1,052,548**
STOCK CHARTERED									
American Bank of Connecticut, Waterbury	81,973	19,023	33,936	18,651	11,585	3,223	....	3,155	171,546
Farmington Valley Savings and Loan	19,342	3,946	6,819	1,609	1,000	....	....	565	33,281
Heritage Savings and Loan, Manchester	162,747	12,327	32,338	34,778	30,309	13,174	....	5,181	290,854
Savings and Loan of Southington	27,517	842	8,871	7,706	....		....	650	45,586
Security Savings and Loan, Waterbury	63,774	9,411	9,373	11,590	4,000		1,515	908	100,571
Sentry Savings and Loan, Stamford	....	11	512	1	....		....	403	927
Total	**355,353**	**45,560**	**91,849**	**74,335**	**46,894**	**16,397**	**1,515**	**10,862**	**642,765**
Grand Total	**$874,977**	**$85,072**	**$239,854**	**$217,049**	**$207,245**	**$39,403**	**$3,635**	**$28,078**	**$1,695,313**
Percent to Total	**49.55%**	**4.82%**	**13.58%**	**12.29%**	**11.73%**	**2.23%**	**.21%**	**1.59%**	**96.00%**

Table No. 24—STATEMENT OF NET WORTH, DECEMBER 31, 1984

NET WORTH	Permanent, Reserve Or Guaranty Stock	Paid In Surplus	Appraised Equity Capital	Reserves	Undivided Profits Retained Earnings	Net Undistributed Income	Total Regulatory Net Worth	Total Liabilities And Regulatory Net Worth
Bank of Hartford			$474	$5,144	$1,182		$6,800	$212,738
Cargill Bank of Connecticut, Putnam				624	366		990	23,517
Connecticut Savings and Loan, Hartford				234	114	$31	379	9,932
Danbury Savings and Loan				6,242	2,680		8,922	251,829
Eastern Savings and Loan, Norwich					2,562		2,562	73,098
First New London Savings and Loan				611	211		822	17,540
Naugatuck Valley Savings and Loan				1,852	808		2,660	72,933
Permanent Savings and Loan, Meriden				5,908	1,960	(5,423)	2,445	323,842
Shelton Savings and Loan				1,564	712		2,276	75,488
Windsor Locks Savings and Loan				848	723		1,571	21,058
Total	....	....	474	23,027	11,318	(5,392)	29,427	1,081,975
STOCK CHARTERED								
American Bank of Connecticut, Waterbury	$1,100	$2,871		4,510	4,272	2,360	15,113	186,659
Farmington Valley Savings and Loan	1,067	958		51	175	54	2,305	35,586
Heritage Savings and Loan, Manchester	494	3,349	384	6,057	756	613	11,653	302,507
Savings and Loan of Southington	380	1,336		1,100	1,348		4,164	49,750
Security Savings and Loan, Waterbury	1,478	2,613		374	317	593	5,375	105,946
Sentry Savings and Loan, Stamford	1,330	1,330			(35)		2,625	3,552
Total	5,849	12,457	384	12,092	6,833	3,620	41,235	684,000
Grand Total	$5,849	$12,457	$858	$35,119	$18,151	($1,772)	$70,662	$1,765,975
Percent to Total	.33%	.70%	.05%	1.99%	1.03%	(.10)%	4.00%	100%

Table No. 26—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984

(Amounts in thousands of dollars)	Amount	Percent
INCOME		
OPERATING INCOME		
Interest on mortgage loans and contracts	$123,261	64.76%
Interest on mortgage backed pass-through secs	7,295	3.83
Interest on commercial loans	4,698	2.47
Interest on consumer loans	14,030	7.37
Interest/dividends on investments and deposits	22,160	11.64
Income from financing leases	961	.51
Fees and charges	9,296	4.88
Other operating income	5,164	2.71
Total operating income	**186,865**	**98.17**
Nonoperating Income	**3,488**	**1.83**
Total income	**190,353**	**100.00%**
EXPENSES		
OPERATING EXPENSES:		
Directors fees	431	.23
Officers and employees compensation	15,580	8.18
Office occupancy expenses	3,139	1.65
Furniture, equipment and automobile expenses	3,488	1.83
Other operating expenses	9,746	5.12
Total operating expenses	**32,384**	**17.01**
INTEREST CHARGES:		
Deposits net	123,064	64.65
Advances from Federal home loan bank	20,065	10.54
Other	4,784	2.51
Total interest charges	**147,913**	**77.70**
Nonoperating expenses	5,214	2.74
Income taxes	2,276	1.20
Total expenses	**187,787**	**98.65**
Net income	2,566	1.34
Adjustments to prior period income or expenses	20	.01
Adjusted net income	2,586	1.35%
Other increases (decreases)	8,017	
Changes in net worth for period	10,603	
Net worth December 31, 1983	**60,059**	
Net worth December 31, 1984	**$70,662**	

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984

NAME OF ASSOCIATION	Operating Income				
	Interest On Mortgage Loans And Contracts	Interest On Mortgage Back Pass-Through Secs.	Interest On Commercial Loans	Interest On Consumer Loans	Interest/ Dividends On Investments And Deposits
Bank of Hartford	$12,956	$172	$752	$3,887	$933
Cargill Bank of Connecticut, Putnam	1,758	60	...	206	371
Connecticut Savings and Loan, Hartford	807	14	...	67	64
Danbury Savings and Loan	18,494	2,156	228	1,402	1,173
Eastern Savings and Loan, Norwich	5,217	23	...	891	1,192
First New London Savings and Loan	1,323	...	...	220	132
Naugatuck Valley Savings and Loan	6,135		...	617	464
Permanent Savings and Loan, Meriden	26,332	902	1,982	1,269	4,477
Shelton Savings and Loan	5,932	169	...	423	1,010
Windsor Locks Savings and Loan	1,614		...	85	291
Total	**80,568**	**3,496**	**2,962**	**9,067**	**10,107**
STOCK CHARTERED					
American Bank of Connecticut, Waterbury	13,231		137	528	5,367
Farmington Valley Savings and Loan	1,245	333	108	531	873
Heritage Savings and Loan, Manchester	20,534	2,574	1,418	1,789	2,057
Savings and Loan of Southington	3,688	272	58	475	602
Security Savings and Loan, Waterbury	3,995	620	15	1,640	2,880
Sentry Savings and Loan, Stamford					274
Total	**42,693**	**3,799**	**1,736**	**4,963**	**12,053**
Grand Total	**$123,261**	**$7,295**	**$4,698**	**$14,030**	**$22,160**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued

NAME OF ASSOCIATION	Operating Income				Nonoperating Income	Total Income
	Income From Financing Leases	Fees And Charges	Other Operating Income	Total Operating Income		
Bank of Hartford	$707	$1,509	$1,113	$22,029	$91	$22,120
Cargill Bank of Connecticut, Putnam	....	78	54	2,527	....	2,527
Connecticut Savings and Loan, Hartford	....	111	14	1,077	28	1,105
Danbury Savings and Loan	....	1,422	1,956	26,831	578	27,409
Eastern Savings and Loan, Norwich	254	52	94	7,723	37	7,760
First New London Savings and Loan		72	15	1,762	....	1,762
Naugatuck Valley Savings and Loan		451	159	7,826	73	7,899
Permanent Savings and Loan, Meriden		1,297	407	36,666	646	37,312
Shelton Savings and Loan		494	226	8,254	230	8,484
Windsor Locks Savings and Loan		114	14	2,118	....	2,118
Total	**961**	**5,600**	**4,052**	**116,813**	**1,683**	**118,496**
STOCK CHARTERED						
American Bank of Connecticut, Waterbury		862	295	20,420	705	21,125
Farmington Valley Savings and Loan		294	21	3,405	....	3,405
Heritage Savings and Loan, Manchester		1,900	664	30,936	790	31,726
Savings and Loan of Southington		196	100	5,391	23	5,414
Security Savings and Loan, Waterbury		444	32	9,626	287	9,913
Sentry Savings and Loan, Stamford				274		274
Total	....	**3,696**	**1,112**	**70,052**	**1,805**	**71,857**
Grand Total	**$961**	**$9,296**	**$5,164**	**$186,865**	**$3,488**	**$190,353**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued

NAME OF ASSOCIATION	Operating Expenses					
	Directors Fees	Officers & Employees Compensation	Office Occupancy Expenses	Furniture Fixtures, Equipment & Automobile Expenses	Other Operating Expenses	Total Operating Expenses
Bank of Hartford	$39	$1,829	$295	$351	$958	$3,472
Cargill Bank of Connecticut, Putnam	12	246	51	86	163	558
Connecticut Savings and Loan, Hartford	2	181	46	24	72	325
Danbury Savings and Loan	36	2,230	372	670	1,193	4,501
Eastern Savings and Loan, Norwich	26	666	133	109	386	1,320
First New London Savings and Loan	14	121	18	30	50	233
Naugatuck Valley Savings and Loan	19	571	94	159	514	1,357
Permanent Savings and Loan, Meriden	82	2,645	568	501	2,014	5,810
Shelton Savings and Loan	25	636	91	195	414	1,361
Windsor Locks Savings and Loan	8	163	39	35	83	328
Total	**263**	**9,288**	**1,707**	**2,160**	**5,847**	**19,265**
STOCK CHARTERED						
American Bank of Connecticut, Waterbury	49	1,897	501	278	855	3,580
Farmington Valley Savings and Loan	12	300	99	75	301	787
Heritage Savings and Loan, Manchester	49	2,793	634	798	1,457	5,731
Savings and Loan of Southington	38	270	41	41	168	558
Security Savings and Loan, Waterbury	20	959	145	135	871	2,130
Sentry Savings and Loan, Stamford		73	12	1	247	333
Total	**168**	**6,292**	**1,432**	**1,328**	**3,899**	**13,119**
Grand Total	**$431**	**$15,580**	**$3,139**	**$3,488**	**$9,746**	**$32,384**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984—Continued

NAME OF ASSOCIATION	Interest charges					
	Deposits net	Advances from Federal home loan bank	Other	Total interest charges	Nonoperating expenses	Income Taxes
Bank of Hartford	$14,370	$2,528	$129	$17,027	$549	$310
Cargill Bank of Connecticut, Putnam	1,827	11	2	1,840	5	14
Connecticut Savings and Loan, Hartford	651	56	10	717	32	....
Danbury Savings and Loan	15,368	4,603	1,235	21,206	220	396
Eastern Savings and Loan, Norwich	5,818	106	80	6,004	9	213
First New London Savings and Loan	1,393	81	....	1,474	2	4
Naugatuck Valley Savings and Loan	5,665	290	13	5,968	27	123
Permanent Savings and Loan, Meriden	23,398	7,980	2,158	33,536	3,383	6
Shelton Savings and Loan	5,983	370	(18)	6,335	61	217
Windsor Locks Savings and Loan	1,760	8	....	4	5	
Total	**76,233**	**16,033**	**3,609**	**95,875**	**4,292**	**1,288**
STOCK CHARTERED						
American Bank of Connecticut, Waterbury	13,104	1,321	131	14,556	282	347
Farmington Valley Savings and Loan	2,330	89	10	2,429	....	....
Heritage Savings and Loan, Manchester	21,358	2,153	982	24,493	396	(23)
Savings and Loan of Southington	4,006	9	....	4,015	3	251
Security Savings and Loan, Waterbury	6,031	460	52	6,543	234	413
Sentry Savings and Loan, Stamford	2	....	....	2	7	....
Total	**46,831**	**4,032**	**1,175**	**52,038**	**922**	**988**
Grand Total	**$123,064**	**$20,065**	**$4,784**	**$147,913**	**$5,214**	**$2,276**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984—Concluded

NAME OF ASSOCIATION	Total expenses	Net income	Adjustments to prior period income or expenses	Net worth adjusted net income	Other increases (decreases)	Changes in net worth for period	Net worth	
							Dec. 31, 1983	Dec. 31, 1984
Bank of Hartford	$21,358	$762		$762	$473	$1,235	$5,565	$6,800
Cargill Bank of Connecticut, Putnam	2,417	110	....	110	....	110	880	990
Connecticut Savings and Loan, Hartford	1,074	31	....	31	....	31	348	379
Danbury Savings and Loan	26,323	1,086	$21	1,107	....	1,107	7,815	8,922
Eastern Savings and Loan, Norwich	7,546	214	....	214	....	214	2,348	2,562
First New London Savings and Loan	1,713	49	18	67	2	69	753	822
Naugatuck Valley Savings and Loan	7,475	424	....	424	....	424	2,236	2,660
Permanent Savings and Loan, Meriden	42,735	(5,423)	....	(5,423)	(36)	(5,459)	7,904	2,445
Shelton Savings and Loan	7,974	510	(39)	471	....	471	1,805	2,276
Windsor Locks Savings and Loan	2,105	13		13	....	13	1,558	1,571
Total	**120,720**	**(2,224)**	....	**(2,224)**	**439**	**(1,785)**	**31,212**	**29,427**
STOCK CHARTERED								
American Bank of Connecticut, Waterbury	18,765	2,360		2,360	(1,045)	1,315	13,798	15,113
Farmington Valley Savings and Loan	3,216	189		189	(71)	118	2,187	2,305
Heritage Savings and Loan, Manchester	30,597	1,129	49	1,178	4,210	5,388	6,265	11,653
Savings and Loan of Southington	4,827	587	(29)	558	1,718	2,276	1,888	4,164
Security Savings and Loan, Waterbury	9,320	593	....	593	74	667	4,708	5,375
Sentry Savings and Loan, Stamford	342	(68)		(68)	2,693	2,625		2,625
Total	**67,067**	**4,790**	**20**	**4,810**	**7,579**	**12,389**	**28,846**	**41,235**
Grand Total	**$187,787**	**$2,566**	**$20**	**$2,586**	**$8,018**	**$10,604**	**$60,058**	**$70,662**

Table No. 28—ABSTRACTS OF REPORTS FROM 1945-1984 (Amounts in thousands of dollars)

			Assets						Liabilities				
Year	Number of Associations	Loans on real estate	Loans on savings accounts and other loans	U.S. Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	Total assets or liabilities
1945	33	27,991	133	9,528	254	1,600	106	35	35,576	420	271	3,381	**39,649**
1946	33	32,691	173	10,407	272	1,313	95	65	39,426	1,284	578	3,729	**45,019**
1947	32	39,407	222	8,646	312	1,310	97	78	43,484	1,576	882	4,131	**50,074**
1948	32	47,405	331	6,250	449	1,608	97	139	47,966	2,211	1,515	4,588	**56,282**
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	**60,461**
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	**67,257**
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	**79,127**
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	**90,721**
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	**103,833**
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	**117,438**
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	**135,874**
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	**149,839**
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	**151,306**
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	**164,985**
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	**176,470**
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	**184,594**
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	**201,664**
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	**222,135**
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	**249,681**
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	**276,688**
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	**300,473**
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	**312,232**
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	**327,821**
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	**350,323**
1969	19	323,405	7,769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	**374,258**
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	**405,817**
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	**472,547**
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	**554,110**
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	**633,050**
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	**682,924**
1975	17	614,889	32,746		62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	**751,059**
1976	17	667,462	44,272		73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	**823,549**
1977	17	740,979	57,979		89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	**927,790**
1978	17	815,538	72,635		97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	**1,030,806**
1979	18	913,430	56,274		97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	**1,117,961**
1980	19	947,455	66,318		123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	**1,193,336**
1981	19	981,835	72,014		135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	**1,264,501**
1982	17	958,639	72,246		173,840	18,886	18,599	33,905	1,045,515	159,322	17,926	53,352	**1,276,115**
1983	15	1,032,480	113,157		210,236	24,014	23,062	57,402	1,185,135	191,987	23,170	60,059	**1,460,351**
1984	16	1,292,519	169,087		164,550	33,719	25,709	80,391	1,416,952	250,283	28,078	70,662	**1,765,975**

[1] Included with Securities, including Federal Home Loan Bank Stock

Table No. 29
THE SAVINGS BANK LIFE INSURANCE COMPANY

December 31, 1984 marked the completion of the 43rd year of operations of the Connecticut System of Savings Bank Life Insurance, which at year-end consisted of 55 of the 57 mutual savings banks in this state. Of the 55 SBLI banks, 19 are "issuing banks," so called because they have formed separate life insurance departments which issue contracts of life insurance, and 36 are agency banks acting as agents of the issuing banks.

Policy limits are established under Section 36-142(5)(a) of the Banking Laws. Public Act 81-345 increased the individual limit to $25,000 on January 1, 1983 and group limits to $50,000. Connecticut SBLI achieved a new high of $1,812,791,000 insurance in force on December 31, 1984.

Savings banks are authorized to write ordinary and group policies. As of December 31, 1984 there were in force 41,323 ordinary policies in the amount of $194,142,000 and 137,203 group certificates in the amount of $1,618,649,000.

Savings banks that write life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this state.

The number and amount of ordinary policies and group certificates in force in the 19 issuing banks as of December 31, 1984 were as follows:

V. ORDINARY AND GROUP INSURANCE IN FORCE — END OF DECEMBER (Amounts in Thousands)

Bank	ORDINARY		TOTAL GROUP		TOTAL	
	No.	Amount**	No.	Amount	No.	Amount**
American	595	$ 6,691	6,754	$ 104,437	7,349	111,127
Banking Center	6,189	25,588	4,711	80,532	10,900	106,120
BankMart	1,655	10,143	4,651	74,930	6,306	85,073
Berlin	1,338	6,414	33,112	151,658	34,450	158,072
Bristol	2,291	8,981	3,206	57,366	5,497	66,347
Central	222	2,136	2,582	39,844	2,804	41,880
Chelsea Groton	2,157	7,123	3,416	47,275	5,573	54,398
Connecticut	6,985	26,523	4,841	88,554	11,826	115,077
Danbury	619	1,795	1,614	25,998	2,233	27,793
Derby	552	5,071	2,843	53,520	3,395	58,591
Dime of WLFD	148	1,833	3,364	42,589	3,512	44,422
Gateway	198	2,315	5,944	55,650	6,142	57,965
Liberty	34	475	3,164	44,026	3,198	44,501
Manchester	1,386	6,382	3,154	56,216	4,540	62,598
Mech. & Farm.	733	5,619	6,017	74,408	6,750	80,027
New England	492	5,096	7,527	92,011	8,019	97,107
New Haven	345	3,392	5,758	73,051	6,103	76,443
Norwich	3,709	13,799	4,146	63,392	7,855	77,191
People's	11,675	54,867	28,446	386,768	40,121	441,635
SBLI Co.			1,953	6,424	1,953	6,424
Total	41,323	$194,142	137,203	$1,618,649	178,526	$1,812,791

**ordinary insurance reflects dividend additions for Option 3 & 5 in force as of previous month

THE SAVINGS BANK LIFE INSURANCE COMPANY

Officers of The Savings Bank Life Insurance Company

Chairman — Robert M. Geier
Vice Chairman — David J. Sullivan
President — Charles G. Katibian
Vice President — George B. Holmes
Treasurer — Alfred W. Driggs
Secretary — Lorraine S. Pfister
Medical Director — Allan B. Ainley, M.D.

Directors of The Savings Bank Life Insurance Company

James H. Doak, Jr., President, The Central Bank for Savings
Norman E. W. Erickson, President, American Savings Bank, New Britain
Richard F. Freeman, President, The BankMart, Bridgeport
Robert M. Geier, President, The New Haven Savings Bank
Edgar C. Gerwig, President, The Norwich Savings Society
William R. Johnson, President, The Savings Bank of Manchester
Edward P. Lorenson, President, Bristol Savings Bank
Leonard N. Maimero, Executive Vice President, People's Bank, Bridgeport
David J. Sullivan, President, Mechanics & Farmers Savings Bank, Bridgeport

Table No. 30
LICENSED MONEY FORWARDERS
(December 31, 1984)

License Number	Date Issued	Issued To	Type of Business
3	11-23-81	Travelers Express Co., Inc. 5075 Wayzata Boulevard Minne[illegible]lis, Minnesota 55416	Money Orders
6	12-2-81	Repu[illegible] Money Orders, Inc. Pacific & Ervay Streets P.O. Box 2048 Dallas, Texas 75201	Travelers Checks and Money Orders
17	12-2-81	Pekao Trading Corporation 470 Park Ave., South New York, New York 10016	Money Orders
21	12-9-81	Citicorp Services, Inc. 8430 W. Bryn Mawr Ave. Chicago, Illinois 60631	Travelers Checks
22	1-13-82	The Chase Manhattan Corp. 1 Chase Manhattan Plaza New York, New York 10081	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 11 West 42nd Street New York, New York 10036	Travelers Checks
24	6-16-82	BankAmerica Corp. 555 California Street San Francisco, California 94104	Travelers Checks
25	8-10-82	Northeast Bancorp, Inc. (Union Financial Services Corp. 205 Church Street New Haven, CT 06502	Travelers Checks
27	7-13-83	Associates Financial Express, Inc. 250 Carpenter Freeway Irving, Texas 75062 MAILING ADDRESS: P.O. Box 220097 Dallas, Texas 75222	Money Orders
28	7-2-84	American Express Company Travellers Cheque Associates Ltd. 154 Edwards Street Brighton, Sussex, BN2 2LH, England	Travelers Checks

Table No. 35
BANK HOLDING COMPANIES OPERATING BANKS IN CONNECTICUT

(Amounts in thousands)	Total Assets Dec. 31, 1984
CBT CORPORATION, HARTFORD	
The Connecticut Bank and Trust Company, NA, Hartford	$6,583,484
CITYTRUST BANCORP, INC., BRIDGEPORT	
Citytrust, Bridgeport	1,522,996
COLONIAL BANCORP, INC., WATERBURY	
Colonial Bank, Waterbury	1,498,233
CONNECTICUT BANCSHARES CORPORATION, LARCHMONT, NY	
Northern Connecticut National Bank, Windsor Locks	77,594
FIRST CONNECTICUT BANCORP, INC., HARTFORD	
The Independent Bank & Trust Company, Willimantic	174,707
The New Britain National Bank	219,175
The Simsbury Bank and Trust Company	177,406
United Bank & Trust Company, Hartford	608,169
HARTFORD NATIONAL CORPORATION	
Connecticut National Bank, Hartford	6,053,504
LAFAYETTE BANCORP, INC.	
Lafayette Bank and Trust Company, Bridgeport	154,165
THE MERCHANTS BANCORP, INC.	
Merchants Bank and Trust Company, Norwalk	191,611
NORTHERN AMERICAN BANCORPORATION, INC., WOLCOTT	
The Northern American Bank & Trust Company, Stratford	114,962
NORTHEAST BANCORP, INC., STAMFORD	
Security Trust Bloomfield	36,965
Union Trust Company, Stamford	1,870,642
Citizens National Bank of Southington	71,143
SBT. CORP, OLD SAYBROOK	
Old Saybrook Bank & Trust Company	7,505
VILLAGE BANCORP, RIDGEFIELD	
Village Bank and Trust Company, Ridgefield	57,962
WESTPORT BANCORP, INC.	
Westport Bank and Trust Company	217,161

COMPARATIVE REPORT OF CONDITION
Table No. 36—CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS DECEMBER 31, 1984 AND DECEMBER 31, 1983

(Amounts in thousands of dollars)

ASSETS	Dec. 31, 1984 133 Credit Unions	Dec. 31, 1983 145 Credit Unions*	Increase or (Decrease)
Loans to members, gross	$252,667	$192,886	$59,781
Less Allowance for Loan Losses	(2,200)	(2,101)	99
Loans to members, net	250,467	190,785	59,682
Cash on hand and in checking accounts	6,272	5,520	752
Deposits in savings banks and savings and loan association	6,401	6,453	(52)
Common trust and U.S. Government obligations	12,751	10,261	2,490
Other invenstments	46,816	67,220	(20,404)
Office building, furniture and equipment	4,344	4,147	197
Other assets	3,288	3,518	(230)
Total Assets	**$330,339****	**$287,904*****	**$42,435**
LIABILITIES AND EQUITY			
Due shareholders	$302,357	$263,845	$38,512
Notes payable	1,363	1,337	26
Other liabilities	7,395	7,043	352
Equity:			
Other reserves	4,274	3,428	846
Reserve for Losses	9,364	8,222	1,142
Undivided Earnings	5,586	4,029	1,557
Total Liabilities and Equity	**$330,339****	**$287,904*****	**$42,435**

*Adjusted to exclude: 6 merged credit unions, 3 liquidated credit unions and 3 credit unions converted to federal charters. Assets and liabilities of these credit unions were $18,172,014.01 on December 31, 1983.

**Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $216,676,128.93.

***Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $249,042,858.73.

Table No. 38—STATEMENT OF ASSETS, DECEMBER 31, 1984

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$636,357.32	$(2,393.66)	$633,963.66	$8,327.57	$4,605.66	$153,775.82	$14,999.41	$1,623.48	$817,295.60
Allison Emp. Credit Union, Inc., Shelton	137,003.58	(1,693.44)	135,310.14	8,749.28	2,141.29	101,952.88		3,939.69	252,093.28
American Mutual Credit Union, Inc., Bloomfield	151,457.00	(3,367.40)	148,089.60	75.34		2,783.68			150,948.62
American Standard Emp. Credit Union, Inc., Wauregan	366,531.21	(1,374.15)	365,157.06	16,839.42		46,048.51	3.00	4,868.00	432,915.99
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	923,148.48	(9,221.49)	913,926.99	634.89		61,521.60		715.32	976,798.80
Amstar Corporation Emp. Credit Union, Inc., Versailles	319,238.92	(1,616.24)	317,622.68	3,235.96		17,447.57		151.36	338,457.57
B.M.G. Emp. Credit Union, Inc., Bridgeport	546,178.91	(22,707.92)	523,470.99	30,109.57		161,527.85	166.04	9,396.40	724,668.85
Backus Hospital Emp. Credit Union, Inc., Norwich	928,079.33	(4,190.69)	923,888.64	136,629.72		751,796.72	7,024.58	10,360.43	1,829,700.09
Barden Emp. Credit Union, Inc., Danbury	1,291,500.62	(11,430.19)	1,280,070.43	164,002.44	407,731.28	912,164.78	2,544.29	56,736.99	2,823,250.21
Bearing Workers Credit Union, Inc., New Britain	1,028,614.33	(31,928.83)	996,685.50	17,020.96		285,340.36	22,131.20	16,637.93	1,337,815.95
Berger Townsend West Credit Union, Inc., Orange	473,446.98	(3,276.14)	470,170.84	11,745.04		199,818.39	5.00	953.04	682,692.31
Berol Corporation Emp. Credit Union, Inc., Danbury	673,307.50	(7,594.49)	665,713.01	9,375.01	652.99	66,468.44	13,203.00	1,504.38	756,916.83
Bethel Stamford Credit Union, Inc., Stamford		(455.35)	(455.35)	2,376.42		23,527.37		384.70	25,833.14
Bic Pen Emp. Credit Union, Inc., Devon	1,291,949.19	(8,415.15)	1,283,534.04	68,335.97		17,531.48	24,717.02	10,234.86	1,404,353.37
Brand-Rex Emp. Credit Union, Inc., Willimantic	529,040.59	(11,804.96)	517,235.63	12,788.33		5,102.07		581.03	535,707.06
Bridgeport Cloak Maker's Local 141 Credit Union, Inc., Bridgeport	25,379.12	(4,982.31)	20,396.81	8,792.18	13,926.13	12,380.77	6.00		55,501.89
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	77,465.46	(444.52)	77,020.94	12,578.04	77,394.03	25,506.96	5.00	209.64	192,714.61
Bridgeport Machine Credit Union, Inc., Bridgeport	565,634.03	(11,982.3[illegible]	553,651.70	49,699.97		91,236.46	181.15	10,404.18	705,173.46
C.H.H. Credit Union, Inc., Torrington	777,978.43	(4,009.99)	773,968.44	5,983.79		98,511.07	15,565.03	9,254.27	903,282.60
Canberra Emp. Credit Union, Inc., Meriden	193,232.13	(3,622.13)	189,610.00	5,832.97		37,174.30	500.00	2,672.96	235,790.23
Carwin Emp. Credit Union, Inc., North Haven	135,247.63	(4,851.84)	130,395.79	22,168.62		22,114.73	5.00	363.84	175,047.98
Central Mutual Credit Union, Inc., Bloomfield	157,024.00	(810.96)	156,213.04	108.85		2,411.94			158,733.83
Cilco Emp. Credit Union, Inc., Bridgeport	276,972.40	(4,509.79)	272,462.61	7,681.99	29,964.73	202,234.66	1.00	831.60	513,176.59
Citizens Protective Mutual Benefit Assoc., Bloomfield	96,298.37		96,298.37	1,055.34		29,332.18		702.22	127,388.11
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	239,947.07	(5,787.30)	234,159.77	3,238.00		873.58	3.00	45,582.24	283,856.59
Cody Mutual Benefit Association, Windsor	167,452.47	(14,071.09)	153,381.38	13,496.56		209,050.49	3.00	283.50	376,214.93
Community Credit Union, Inc., Ansonia	590,844.23	(27,969.64)	562,874.59	15,259.55		7,235.03	87.00	5,793.17	591,249.34
Community Service Credit Union, Inc., Groton	33,113,343.01	(50,067.17)	33,063,275.84	1,450,071.12	5,349,945.91	2,795,723.29	1,102,184.14	542,363.10	44,303,563.40
Connecticut State Emp. Credit Union, Inc., Hartford	54,712,061.15	(400,000.00)	54,312,061.15	556,005.09	1,708,117.23	6,204,589.40	826,985.64	338,987.33	63,946,745.84
Co-Operative Credit Union, Inc., West Hartford	73,382.00		73,382.00	8,163.09		26,872.83	2.00		108,419.92
Cushman Chuck Emp. Credit Union, Inc., Hartford	204,022.48	(9,429.83)	194,592.65	1,651.94		955.23	1.00	3,251.80	200,452.62
D.K.H. Credit Union, Inc., Putnam	565,573.49	(10,361.21)	555,212.28	12,966.00		735,216.66	3,883.12	27,364.60	1,334,642.66
D-O Credit Union, Inc., Stamford	306,454.04	(568.78)	305,885.26	2,036.12		93,737.16	2.00	3,460.87	405,121.41
Dairy Industry Credit Union, Inc., North Haven	197,908.56	(9,036.97)	188,871.59			175,761.16	17.00	237.00	364,886.75
Dairy Products Emp. Credit Union, Inc., Hartford	57,004.26	(119.42)	56,884.84	2,296.49		9,402.89	1.00	958.21	69,543.43
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,391,780.29	(5,748.42)	2,386,031.87	66,061.92	111.39	263,170.14	10,604.58	1,549.00	2,727,528.90
Danco Emp. Credit Union, Inc., Putnam	35,883.72	(514.41)	35,369.31	8,655.52		51,728.53	434.21		96,187.57
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	237,025.02	(3,926.62)	233,098.40	15,037.82		78,983.67	373.56	4,140.20	331,633.65
Dunham-Bush Emp. Credit Union, Inc., Elmwood	122,243.18	(11,566.32)	110,676.86	18,293.83	205.26	33,550.99	1.00	2,181.00	164,908.94
Dutch Point Credit Union, Inc., Wethersfield	35,412,399.92	(128,781.91)	35,283,618.01	340,139.81	3,870,710.00	4,264,482.83	798,997.06	667,070.61	45,225,018.32

EIS Emp. Credit Union, Inc., Middletown	$428,926.58	$(3,351.76)	$425,574.82	$10,252.70	$24,737.03	$320,757.20	$432.90	$4,480.24	$786,234.89
East Haven Municipal Emp. Credit Union, Inc., East Haven	341,797.45	(4,946.31)	336,851.14	20,118.51		18,961.11		769.13	376,699.89
Enbic Co. Emp. Credit Union, Inc., Simsbury	284,402.39	(2,601.42)	281,800.97	52,575.64		83,136.77	4.00	2,375.78	419,893.16
First Connecticut Credit Union, Inc., Wallingford	6,847,090.18	(54,402.48)	6,792,687.70	66,572.58		1,676,027.54	61,542.15	86,012.11	8,682,842.08
Fluids Control Division Emp. Credit Union, Inc.	265,999.04	(418.47)	265,580.57	7,977.72		142,255.31	2.00	3,212.54	419,028.14
Food Distributors Emp. Credit Union, Inc., Cheshire	82,135.57	(1,789.95)	80,345.62	7,563.05		33,000.00	1.00	1,565.77	122,475.44
G&D Emp. Credit Union, Inc., Kensington	61,269.48	(2,387.30)	58,882.18	9,131.49	13,061.77	19,933.27	1.00	1,106.55	102,116.26
H-K Associates Credit Union, Inc., Elmwood	435,768.11	(8,007.08)	427,761.03	10,818.72		147,119.41	5.00		585,704.16
H.S.R. Credit Union, Inc., New Haven	2,635,732.89	(2,243.24)	2,633,489.65	12,665.37		1,559,265.43	10,825.15	66,407.81	4,282,653.41
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	121,811.31	(316.67)	121,494.64	22,362.48	1,205.54	211.94	9.00		145,283.60
Hartford Courant Emp. Credit Union, Inc., Hartford	1,076,360.38	(844.28)	1,075,516.10	277,468.91	200,000.00	1,677,889.78	8.00	39,368.29	3,270,251.08
Hartford Hospital Emp. Credit Union, Inc., Hartford	6,485,329.45	(96,421.69)	6,388,907.76	92,590.68		1,055,031.09	525,936.71	152,670.59	8,215,136.83
Hartford Postal Emp. Credit Union, Inc., Hartford	4,402,579.33	(26,626.21)	4,375,953.12	228,080.73		900,000.00	52,288.50	28,987.71	5,585,310.06
Heim Emp. Credit Union, Inc., Fairfield	164,916.69	(7,359.65)	157,557.04	3,808.19		47,955.42			209,320.65
Heli-Coil Emp. Credit Union, Inc., Danbury	351,001.99	(4,838.91)	346,163.08	520.60		199,481.09	1.00	3,646.96	549,812.73
Heublein Emp. Credit Union, Inc., Hartford	1,826,950.44	(13,598.37)	1,813,362.07	60,410.14		17,577.35	2.00		1,891,351.56
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	86,856.38	(673.12)	86,183.26	8,320.20		79,714.62	2.00	1,313.45	175,533.53
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	195,070.25	(10,640.95)	184,429.30	(2,246.83)	56.43	464.77	27,100.00	16,752.18	226,555.85
Jewish National Workers Mutual Benefit Assoc., West Hartford	139,662.00	(6,430.00)	133,232.00	5,272.02		30,990.35	4.00	1,614.85	171,113.22
Jordan Mutual Benefit Assoc., West Hartford	735,173.17	(114,571.53)	620,601.64	14,184.86		191,545.79	1.00		826,333.29
Kaman Emp. Credit Union, Inc., Bloomfield	2,698,168.70	(8,890.74)	2,689,277.96	134,858.18	76,153.65	1,901,273.08		50,622.29	4,852,185.16
Keney Mutual Benefit Assoc., Windsor	74,303.96	(842.60)	73,461.36	5,759.20		11,074.58	1.00	76.62	90,372.76
Kief Protective Mutual Benefit Assoc., West Hartford	1,954,848.86	(1,712.50)	1,953,136.36	64,197.71		201,441.50	2,463.41	3,162.00	2,224,400.98
Kimberly-Clark Emp. Credit Union, Inc., New Milford	739,410.25	(4,703.62)	734,706.63	19,052.57		310,473.65	4,509.46	7,308.12	1,076,050.43
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	111,582.45	(2,936.77)	108,645.68	14,336.30	923.76	71,671.60	6.00		195,583.34
Loctite Emp. Credit Union, Inc., Newington	544,788.69	(5,271.02)	539,517.67	23,661.05		68,450.82	758.18	3,352.40	635,740.12
M.S.T. Emp. Credit Union, Inc., Bridgeport	267,367.55	(1,368.69)	265,998.86	32,818.38		34,408.20	18,293.98	3,063.52	354,582.94
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,917,097.77	(19,701.85)	1,897,395.92	59,800.69	540.30	252,574.79	37,915.90	9,648.78	2,257,876.38
Marlin Emp. Credit Union, Inc., North Haven	650,726.97	(18,259.57)	632,467.40	1,325.97		111,260.68	72.89	10,215.15	755,342.09
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	1,481,331.71	(25,515.60)	1,455,816.11	15,075.43	4,066.29	1,310,395.25	47,507.19	63,620.32	2,896,480.59
Meriden Industrial Credit Union, Inc., Meriden	612,598.44	(4,118.16)	608,480.28	4,070.95		444,880.50	2,144.44	32,129.75	1,091,705.92
Metropolitan District Emp. Credit Union, Inc., Hartford	3,293,583.78	(25,798.06)	3,267,785.72	72,858.43		871,088.68	14,105.99	30,419.31	4,256,258.13
Miles Emp. Credit Union, Inc., West Haven	243,537.75	(4,300.16)	239,237.59	70,420.22	1,407.18	33,517.55	8.00	3,151.54	347,742.08
Milford Mutual Benefit Assoc., West Hartford	115,744.45		115,744.45	26.10		7,391.94			123,162.49
Mossberg & Sons Emp. Credit Union, Inc., North Haven	213,052.93	(1,701.64)	211,351.29	421.26		270,794.17	596.14	20,596.93	503,759.79
N. B. Memorial Hospital Emp. Credit Union, Inc., New Britain	62,268.43	(448.82)	61,819.61	8,425.34		78,432.88	258.98		148,936.81
N. B. General Hospital Emp. Credit Union, Inc., New Britain	6,757,318.94	(28,881.22)	6,728,437.72	133,369.60		57,084.78	131,625.34	23,171.65	7,073,689.09
New Britain Municipal Emp. Credit Union, Inc., New Britain	824,591.43	(11,104.46)	813,486.97	47,986.59		275,283.84	5.00	6,951.01	1,143,713.41
New Haven Firefighters Credit Union, Inc., New Haven	1,440,168.71	(5,556.68)	1,434,612.03	30,707.68	111,659.09	415,544.05	2,598.57	38,464.89	2,033,586.31
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	732,890.75	(10,888.39)	722,002.36	10,269.94	12.78	178,806.40	7,416.85	10,285.88	928,794.21

Table No. 38—STATEMENT OF ASSETS, DECEMBER 31, 1984—Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
New Haven Newspapers Emp. Credit Union, Inc., New Haven	$1,421,963.15	$(10,474.85)	$1,411,488.30	$13,166.88		$305,480.37	$2,448.15		$1,732,583.70
New Haven Water Co. Emp. Credit Union, Inc., New Haven	653,282.05	(1,549.11)	651,732.94	8,425.14		122,439.25	10,658.30	$4,586.09	797,841.72
New London Municipal Emp. Credit Union, Inc., New London	883,718.38	(28,000.00)	855,718.38	22,994.12		56,006.71		3,832.79	938,552.00
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	92,941.78	(2,473.42)	90,468.36	19,520.43		113,012.70	1.00		223,002.49
Northwest Emp. Credit Union, Inc., Torrington	317,447.58	(619.62)	316,827.96	544.60		18,769.36	3,717.60	1,504.97	341,364.49
Northwest Protective Association, Unionville	178,714.00	(1,436.12)	177,277.88	6,606.29		508.38			184,392.55
Norwalk Hospital Credit Union, Inc., Norwalk	1,219,005.50	(16,435.20)	1,202,570.30	1,911.46		900,694.30	9,061.46	5,700.00	2,119,937.52
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	7,205,047.56	(177,197.16)	7,027,850.40	99,742.05		3,354,466.02	8,086.37	39,822.86	10,529,967.70
O. Z. Gedney Emp. Credit Union, Inc., Terryville	90,384.74	(1,282.28)	89,102.46	2,120.73		65,833.04	163.06	1,068.01	158,287.30
Olin Emp. of Stamford Credit Union, Inc., Stamford	1,857,158.75	(5,569.06)	1,851,589.69	1,558.41	$2,068.20	545,803.01		10,622.58	2,411,641.89
Peabody Credit Union, Inc., Stamford	111,458.02	(1,058.21)	110,399.81	7,575.65	34,075.94		3.00	1,601.32	153,655.72
Perm-O-Last Emp. Credit Union, Inc., Waterbury	283,690.40	(4,092.07)	279,598.33	12,798.24		80,842.94	313.72	2,217.14	375,770.37
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,439,489.07	(8,630.31)	1,430,858.76	27,797.95	2,575.96	143,825.09	9,398.86	993.68	1,615,450.30
Piaterer Mutual Benefit Assoc., West Hartford	28,006.00	(250.00)	27,756.00	14,362.17		6,057.75		684.42	48,860.34
Pratt-Read Emp. Credit Union, Inc., Ivoryton	132,948.44	(2,549.47)	130,398.97	2,734.26	215.11	12,356.38	91.62	515.90	146,312.24
Robertson Paper Box Emp. Credit Union, Inc., Montville	330,206.51	(11,061.51)	319,145.00	35,612.09		102,212.02	14.00	6,092.88	463,075.99
Royal Emp. Credit Union, Inc., Plainfield	343,844.97	(4,292.96)	339,552.01	5,356.83		232,453.46	11,198.68	16,345.86	604,906.84
Self Protective Mutual Benefit Assoc., Hartford	250,084.00	(10,000.00)	240,084.00	6,450.81		37,177.10			283,711.91
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	207,353.80	(3,637.54)	203,716.26	14,644.90		222,332.18	143.79	4,420.82	445,257.95
Sherwood Medical Industries Credit Union, Inc., Waterbury	613,332.22	(4,700.00)	608,632.22	3,120.59		16,934.27	475.20	4,593.56	633,755.84
Shoreline Credit Union, Inc., Branford	1,043,006.15	(3,078.41)	1,039,927.74	2,224.57	736.10	363,649.33	3,216.57	9,080.69	1,418,835.00
SoConn Gas Emp. Credit Union, Inc., Bridgeport	713,306.50	(6,000.00)	707,306.50	2,654.95		77,132.49	948.58	2,654.61	790,697.13
Somers Brass Emp. Credit Union, Inc., Waterbury	140,875.11	(918.74)	139,956.37	15,423.15		56,184.31	1,305.95		212,869.78
South End Mutual Benefit Assoc., West Hartford	1,008,176.60	(14,273.20)	993,903.40	46,383.53		236,039.49	3.00	4,921.48	1,281,250.90
Stamford Hospital Emp. Credit Union, Inc., Stamford	944,645.45	(1,659.44)	942,986.01	(29,907.07)		526,977.95	861.09	8,011.24	1,448,929.22
Stanadyne Emp. Credit Union, Inc., Windsor	2,181,256.49	(37,414.25)	2,143,842.24	(2,146.98)		142,158.89	21,329.00	14,082.34	2,319,265.49
Standard Paper Credit Union, Inc., Bloomfield	13,532.59		13,532.59	4,253.51		12,115.63		1.00	29,902.73
State Police Credit Union, Inc., Meriden	3,982,418.12	(21,249.10)	3,961,169.02	71,809.33	452,479.00	2,545,459.79	23,343.30	97,490.90	7,151,751.34
Stonington Community Credit Union, Inc., Pawcatuck	3,663,313.44	(98,273.86)	3,565,039.58	106,161.93		1,289,447.97	76,382.23	93,962.11	5,130,993.82
Superior Electric Emp. Credit Union, Inc., Bristol	1,611,831.32	(14,036.22)	1,597,795.10	112,142.52		601,850.70	4,589.12	16,376.88	2,332,754.32
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	46,311.33	(1,405.27)	44,906.06	11,582.88	17,285.19		2.00		73,776.13
Technicraft Credit Union, Inc., Thomaston	473,815.96	(19,660.44)	454,155.52	17,753.03		274,599.56	3,018.27	12,674.87	762,201.25
Thermos Credit Union, Inc., Norwich	511,995.15	(21,516.57)	490,478.58	33,417.62		21,000.00		6,451.46	551,347.66
Torrington Co. Emp. Credit Union, Inc., Torrington	5,242,655.26	(19,626.69)	5,223,028.57	318,683.37		3,353,354.99	9,810.74	235,247.09	9,140,124.76
Trumbull Credit Union, Inc., Trumbull	404,652.38	(4,737.17)	399,915.21	104,629.95	249.92	300,635.96	1.00		805,432.04
U.S.A. Emp. Credit Union, Inc., North Haven	53,728.49		53,728.49	4,515.13		18,542.73		324.58	77,110.93
U. S. Baird Emp. Credit Union, Inc., Stratford	539,715.38	(653.78)	539,061.60	507.62		119,901.02	296.29		659,766.53
United Credit Union of Norwalk, Inc., Norwalk	7,878,899.52	(50,998.59)	7,827,900.93	121,844.87		214,561.49		75,241.74	8,239,549.03
Universal Wire Division Emp. Credit Union, Inc., Clinton	32,559.76		32,559.76	10,815.65		3,389.11	3.00	458.78	47,226.30
University of Bridgeport Credit Union, Inc., Bridgeport	352,967.32	(4,336.68)	348,630.64	651.78		151,877.20		3,959.93	505,119.55

Table No. 40—CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$30,413	77.93%
Less borrowers interest refund	(703)	(1.80%)
Interest and dividends from investments	8,236	21.10%
Other income	1,080	2.77%
Total gross operating income	**39,026**	**100%**
Operating expenses:		
Employee compensation	5,239	13.42%
Employee benefits	1,072	2.75%
Travel and conference	186	0.48%
Association dues	305	0.78%
Office occupancy	681	1.74%
Office operations	2,406	6.17%
Education and promotional	244	0.63%
Loan servicing and legal	189	0.48%
Professional and outside services	624	1.60%
Provision for loan losses	948	2.43%
Members insurance	1,530	3.92%
Operating fees	162	0.41%
Cash over and short	11	0.03%
Interest on borrowed money	171	0.44%
Annual meeting	79	0.20%
Miscellaneous operating	290	0.74%
Total operating expenses	**14,137**	**36.22%**
Net income from operations	**24,889**	**63.78%**
Non-operating gains (losses):		
Other non-operating gains (losses)	(101)	(0.26%)
Net income before dividends on deposits and transfers to reserves	**24,788**	**63.52%**
Dividends to members	21,287	54.55%
Net income after dividends	**3,501**	**8.97%**
Other additions:		
Other gains to undivided profits	81	0.21%
Other deductions:		
Transfer to statutory reserves (net)	1,091	2.80%
Transfer to other reserves (net)	8,55	2.19%
Other losses to undivided profits	79	0.20%
Total other deductions (net)	**1,944**	**4.98%**
Net change in undivided earnings	**$1,557**	**3.99%**
Undivided Earnings December 31, 1983	**$4,029****	....
Undivided Earnings December 31, 1984	**$5,586**	....

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Based on total gross operating income.

**Adjusted to exclude 6 merged credit unions, 3 liquidated credit unions and 3 credit unions converted to federal charters.

Table No. 41—RESERVE AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1984

(Amounts in thousands of dollars)

Reserve and allowance for loan losses, December 31, 1983	**$10,324***
Additions:	
Transferred from undivided (net)	1,091
From provision for loan loss expense	947
Recoveries on loans	452
Other recoveries	55
Total additions	**2,545**
Deductions:	
Loans charged off	1,304
Other losses and deductions	1
Total deductions	**1,305**
Net gain to reserve and allowance for loan losses	**1,240**
Reserve and allowance for loan losses, December 31, 1984	**$11,564**

The above figures do not include Constitution State Corporate Credit Union, Inc.

*Adjusted to exclude 6 merged credit unions, 3 liquidated credit unions and 3 credit unions converted to federal charters.

Table No. 42

NEW, LIQUIDATED, MERGED AND NAME CHANGE CREDIT UNIONS FOR 1984

New credit unions licensed during the 1984 calendar year .... None

Credit unions liquidated during the 1984 calendar year 3

Name	**Date Filed**
Bigelow Employees Credit Union, Inc.	January 9, 1984
United Young Men's Hebrew Mutual Benefit Association	February 9, 1984
United Security Mutual Benefit Association	February 16, 1984

Credit unions merged during the 1984 calendar year 7

Name	**Date Filed**
Jacobs Rubber Employees Credit, Union, Inc. with and into Acme Employees Credit Union, Inc.	February 21, 1984
Hi-G Employees Credit Union, Inc. with and into WallaceBarnes Employees Credit Union, Inc.	March 21, 1984
Tuttle & Bailey Employees Credit Union, Inc. with and into Valley Teachers Federal Credit Union	March 21, 1984
TCE Credit Union, Inc. with and into Combustion Federal Credit Union	March 22, 1984
Beaver Brook Industrial Credit Union, Inc. with and into Duracell Federal Credit Union	June 12, 1984
Monsanto Stonington Employees Federal Credit Union with and into Community Service Credit Union, Inc.	June 12, 1984
Milford Rivet Employees Credit Union, Inc. with and into Milford Municipal Employees Federal Credit Union	December 13, 1984

Credit unions converted to federal charter 3

Name	**Date of Conversion**
Fort Trumbull Credit Union, Inc.	June 19, 1984
Tormanco Employees Credit Union, Inc.	June 29, 1984
Stamford Municipal Employees Credit Union, Inc.	December 26, 1984

Credit unions with name change during 1984 1

Name	**Date Filed**
Branford Credit Union, Inc. changed name to Shoreline Credit Union, Inc.	April 27, 1984

Veeder Root Emp. Credit Union, Inc., Hartford	$307,050.57	$(654.31)	$306,396.26	$2,579.68	$119,796.46	$425,000.00		$10,870.50	$864,642.90
Vendors Mutual Benefit Assoc., Unionville	82,609.00	(6,763.33)	75,845.67	3,615.69		127,170.64	....	....	206,632.00
Victory Loan Mutual Benefit Assoc., West Hartford	272,683.33		272,683.33	30,443.83	....	115,725.08		....	418,852.24
Viking Wine Emp. Credit Union, Inc., Danbury	287,062.27	(1,857.17)	285,205.10	7,838.68		102,702.19		4,796.37	400,542.34
W. S. R. Emp. Credit Union, Inc., Fairfield	52,466.23	(1,000.00)	51,466.23	2,337.66		96,334.21		190.00	150,328.10
Wallace Barnes Emp. Credit Union, Inc., Bristol	5,814,989.03	(87,260.84)	5,727,728.19	131,169.03	46,781.29	434,250.95	$282,623.52	15,453.68	6,638,006.66
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,695,555.65	(850.50)	1,694,705.15	2,547.62	172,366.60	909,079.87	9,163.64	30,255.79	2,818,118.67
Walnut Mutual Benefit Assoc., Unionville	720,128.00	(15,191.68)	704,936.32	1,511.84		6,624.42	189.30	....	713,261.88
WAYS Emp. Credit Union, Inc., Oakville	97,568.11	(6,209.45)	91,358.66	20,796.43		25,819.03	2.00	....	137,976.12
West Hartford Credit Union, Inc., Bloomfield	2,181,687.59	(70,000.00)	2,111,687.59	20,094.11	2,971.46	652,667.65	12,017.90	17,408.02	2,816,846.73
Whitney-Blake Emp. Credit Union, Inc., Hamden	147,652.71	(3,472.88)	144,179.83	11,570.60		95,280.33	4.00	3,870.58	254,905.34
Windsor Credit Union, Inc., West Hartford	774,964.16	(12,664.91)	762,299.25	1,798.90		194,204.50	46,570.66	6,942.33	1,011,815.64
Subtotals	**252,666,791.91**	**(2,200,175.37)**	**250,466,616.54**	**6,272,156.89**	**12,750,930.95**	**53,217,153.46**	**4,344,544.73**	**3,287,602.92**	**330,339,005.49**
Constitution State Corp. Credit Union, Inc., Wallingford	8,610,200.42	(354,730.71)	8,255,469.71	547,247.89	14,993,984.95	189,233,565.18	94,112.95	3,551,748.25	216,676,128.93
Totals	**$261,276,992.33**	**$(2,554,906.08)**	**$258,722,086.25**	**$6,819,404.78**	**$27,744,915.90**	**$242,450,718.64**	**$4,438,657.68**	**$6,839,351.17**	**$547,015,134.42**

Table No. 39—STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1984

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Acme Emp. Credit Union, Inc., Dayville	$721,449.95		$895.26	$1,603.94		$46,597.01	$46,749.44	$817,295.60	377	830
Allison Emp. Credit Union, Inc., Shelton	218,041.62		12,569.90	1,313.30		12,278.84	7,889.62	252,093.28	63	181
American Mutual Credit Union, Inc., Bloomfield	129,806.05		6,013.41	4,272.14		8,716.63	2,140.39	150,948.62	56	103
American Standard Emp. Credit Union, Inc., Wauregan	340,391.52		5,725.93	875.40		24,919.94	61,003.20	432,915.99	156	392
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	847,144.42			582.95	$50,000.00	51,055.75	28,015.68	976,798.80	394	601
Amstar Corporation Emp. Credit Union, Inc., Versailles	286,678.83		4,818.34	1,795.62		26,306.41	18,858.37	338,457.57	167	328
B.M.G. Emp. Credit Union, Inc., Bridgeport	645,625.86		20,215.01	5,401.05		13,738.12	39,688.81	724,668.85	235	548
Backus Hospital Emp. Credit Union, Inc., Norwich	1,764,713.12		16,949.08	4,518.34		40,690.33	2,829.22	1,829,700.09	402	970
Barden Emp. Credit Union, Inc., Danbury	2,448,342.99		51,414.03	22,273.55		113,000.00	188,219.64	2,823,250.21	500	1,278
Bearing Workers Credit Union, Inc., New Britain	1,185,688.50		2,243.40	4,578.21	95,208.46	15,571.71	34,525.67	1,337,815.95	760	1,576
Berger Townsend West Credit Union, Inc., Orange	489,557.06	$119,565.61	7,929.99	1,882.04		33,675.43	30,082.18	682,692.31	151	442
Berol Corporation Emp. Credit Union, Inc., Danbury	605,468.97		10,751.66	7,388.36	5,000.00	25,447.07	102,860.77	756,916.83	303	547
Bethel Stamford Credit Union, Inc., Stamford	23,032.26		967.49			510.60	1,322.79	25,833.14		126
Bic Pen Emp. Credit Union, Inc., Devon	1,219,323.44			7,892.90		36,313.18	140,823.85	1,404,353.37	479	1,064
Brand-Rex Emp. Credit Union, Inc., Willimantic	432,389.71	60,000.00	4,849.67	2,292.38		5,050.94	31,124.36	535,707.06	336	657
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bridgeport	48,074.73		2,391.38	18.09		136.57	4,881.12	55,501.89	40	105
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	141,541.56		3,673.38	48.24	11,000.00	9,744.81	26,706.62	192,714.61	62	151
Bridgeport Machine Credit Union, Inc., Bridgeport	688,849.80		11,608.82	4,714.84				705,173.46	335	818
C.H.H. Credit Union, Inc., Torrington	759,476.36		1,931.89	2,536.13	10,000.00	36,047.30	93,290.92	903,282.60	338	1,074
Canberra Emp. Credit Union, Inc., Meriden	234,263.52			3,814.37		1,993.51	(4,281.17)	235,790.23	145	460
Carwin Emp. Credit Union, Inc., North Haven	167,474.20		1,732.42	393.67		3,809.44	1,638.25	175,047.98	80	220
Central Mutual Credit Union, Inc., Bloomfield	131,851.87		6,020.74	5,657.03		13,959.94	1,244.25	158,733.83	40	87
Cilco Emp. Credit Union, Inc., Bridgeport	443,797.17		16,075.53	5,323.43		19,084.41	28,896.05	513,176.59	74	191
Citizens Protective Mutual Benefit Assoc., Bloomfield	107,160.78		3,757.34	6,199.56	2,239.48	1,186.25	6,844.70	127,388.11	49	214
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	250,700.90		3,889.44	6,222.98		6,357.25	16,686.02	283,856.59	117	294
Cody Mutual Benefit Association, Windsor	281,813.78		19,060.81	15,326.85	17,793.00	33,000.00	9,220.49	376,214.93	79	237
Community Credit Union, Inc., Ansonia	526,525.12		7,719.68	310.91		39,113.67	17,579.96	591,249.34	376	837
Community Service Credit Union, Inc., Groton	43,376,147.06		196,620.37	2,138,977.88		33,004.39	(1,441,186.30)	44,303,563.40	8,784	23,979
Connecticut State Emp. Credit Union, Inc., Hartford	69,557,619.55		1,043,092.39	61,154.06	1,583,599.49	1,701,177.44	102.91	63,946,745.84	17,810	38,006
Co-Operative Credit Union, Inc., West Hartford	78,625.00			6,415.27		11,151.75	12,227.90	108,419.92	48	82
Cushman Chuck Emp. Credit Union, Inc., Hartford	158,528.09	12,000.00	1,950.00	8,263.80		5,346.55	14,364.18	200,452.62	72	208
D.K.H. Credit Union, Inc., Putnam	1,288,643.50			4,932.48		22,504.09	18,562.59	1,334,642.56	251	637
D-O Credit Union, Inc., Stamford	367,369.30		6,148.69	1,449.05		15,750.37	14,404.00	405,121.41	94	402
Dairy Industry Credit Union, Inc., North Haven	324,966.01		5,490.47	910.52		19,915.88	13,603.87	364,886.75	72	182
Dairy Products Emp. Credit Union, Inc., Hartford	61,110.20			62.00		5,029.80	3,341.43	69,543.43	48	115
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,334,374.81		40,249.50	1,881.57	13,855.68	169,485.30	167,682.04	2,727,528.90	695	1,828
Danco Emp. Credit Union, Inc., Putnam	69,899.28		2,117.98	48.24		8,849.29	15,272.78	96,187.57	36	123
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	268,541.84		3,141.50	2,628.72		21,151.13	36,170.46	331,633.65	142	342
Dunham-Bush Emp. Credit Union, Inc., Elmwood	146,223.04		1,649.96	332.21		8,982.34	7,721.39	164,908.94	83	282
Dutch Point Credit Union, Inc., Wethersfield	43,479,934.57			193,355.30	503,684.97	951,395.38	96,648.10	45,225,018.32	14,658	13,905

EIS Emp. Credit Union, Inc., Middletown	$670,869.06		$20,420.66	$822.51		$34,484.36	$59,638.30	$786,234.89	174	441
East Haven Municipal Emp. Credit Union, Inc., East Haven	322,259.20			412.77		27,422.80	26,605.12	376,699.89	204	397
Enbic Co. Emp. Credit Union, Inc., Simsbury	387,994.00		11,662.16	(5,801.26)		18,440.18	7,598.08	419,893.16	144	456
First Connecticut Credit Union, Inc., Wallingford	8,160,577.27	$2,227.63		33,366.28	$196,806.92	222,969.63	66,894.35	8,682,842.08	3,131	12,975
Fluids Control Division Emp. Credit Union, Inc., Hamden	369,352.20			3,771.51		18,464.17	27,440.26	419,028.14	127	236
Food Distributors Emp. Credit Union, Inc., Cheshire	113,421.88			480.46		8,573.10		122,475.44	60	185
G&D Emp. Credit Union, Inc., Kensington	87,700.16		2,101.30	63.82		2,980.86	9,270.12	102,116.26	32	93
H-K Associates Credit Union, Inc., Elmwood	493,181.82		8,791.14	4,275.72	50,000.00	18,234.71	11,220.77	585,704.16	159	275
H.S.R. Credit Union, Inc., New Haven	3,873,686.30		115,641.57	17,612.36	10,839.40	134,428.20	130,445.58	4,282,653.41	909	2,263
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	134,407.61			330.35		5,348.11	5,197.53	145,283.60	131	466
Hartford Courant Emp. Credit Union, Inc., Hartford	2,802,800.34		56,321.45	2,158.51	46,197.64	92,885.51	269,887.63	3,270,251.08	423	1,541
Hartford Hospital Emp. Credit Union, Inc., Hartford	7,714,446.70	200,996.48		9,009.01		166,436.10	124,248.54	8,215,136.83	3,583	6,628
Hartford Postal Emp. Credit Union, Inc., Hartford	5,074,140.27			32,716.23	60,000.00	162,145.75	256,307.81	5,585,310.06	1,295	2,596
Heim Emp. Credit Union, Inc., Fairfield	191,422.97		3,892.99	50.25		3,366.06	10,588.38	209,320.65	83	267
Heli-Coil Emp. Credit Union, Inc., Danbury	440,933.31		6,898.93	(4,460.68)	38,000.00	40,000.00	28,441.17	549,812.73	196	375
Heublein Emp. Credit Union, Inc., Hartford	1,677,563.78		68,760.00	41,020.74		71,882.93	32,124.11	1,891,351.56	657	1,381
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	157,806.43		2,249.13	195.34		9,455.04	5,827.59	175,533.53	96	218
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	202,050.41			17.55		13,663.19	10,824.70	226,555.85	74	202
Jewish National Workers Mutual Benefit Assoc., West Hartford	123,812.00		7,139.07	8,500.00		10,563.31	21,098.84	171,113.22	51	127
Jordan Mutual Benefit Assoc., West Hartford	676,815.10		50,588.19	57,539.37		695.92	40,694.71	826,333.29	215	501
Kaman Emp. Credit Union, Inc., Bloomfield	4,160,813.41		88,735.52	1,593.57	132,848.00	164,293.33	303,901.33	4,852,185.16	1,042	2,516
Keney Mutual Benefit Assoc., Windsor	56,258.90		2,091.25	5,410.35		18,089.66	8,522.60	90,372.76	50	158
Kief Protective Mutual Benefit Assoc., West Hartford	1,770,094.05		142,461.56	72,992.95		150,078.19	88,774.23	2,224,400.98	275	884
Kimberly-Clark Emp. Credit Union, Inc., New Milford	826,447.50		12,042.46	2,625.49		74,078.52	160,856.46	1,076,050.43	291	953
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	176,893.45		4,162.38	139.73	300.00	6,707.87	7,379.91	195,583.34	99	244
Loctite Emp. Credit Union, Inc., Newington	596,281.24		9,030.44	578.84	2,000.00	15,354.42	12,495.18	635,740.12	214	447
M.S.T. Emp. Credit Union, Inc., Bridgeport	297,161.72		7,842.79	155.78		15,735.59	33,687.06	354,582.94	190	432
Manchester Memorial Hospital Credit Union, Inc., Manchester	2,007,701.39		10,026.50	2,193.96		74,741.49	163,213.04	2,257,876.38	770	1,677
Marlin Emp. Credit Union, Inc., North Haven	690,426.63		15,740.98	6,562.04		20,390.00	22,222.44	755,342.09	260	588
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	2,526,715.62	123,000.00	35,496.45	7,164.84	100,113.04	100,039.17	3,951.47	2,896,480.59	566	1,502
Meriden Industrial Credit Union, Inc., Meriden	989,117.17	51,668.93	17,172.46	2,929.21		30,616.07	202.08	1,091,705.92	260	882
Metropolitan District Emp. Credit Union, Inc., Hartford	3,744,987.68		80,412.22	7,093.71	86,863.94	295,327.84	41,572.74	4,256,258.13	657	1,641
Miles Emp. Credit Union, Inc., West Haven	307,451.39	6,331.74	3,813.53	4,379.30		6,658.34	19,107.78	347,742.08	207	446
Milford Mutual Benefit Assoc., West Hartford	80,045.35		5,042.99	18,072.97		11,141.00	8,860.18	123,162.49	35	105
Mossberg & Sons Emp. Credit Union, Inc., North Haven	437,411.33		12,111.32	1,301.29	15,782.80	16,828.63	20,324.42	503,759.79	133	320
N. B. Memorial Hospital Emp. Credit Union, Inc., New Britain	127,944.81		3,290.32	991.33		6,072.58	10,637.77	148,936.81	60	248
N. B. General Hospital Emp. Credit Union, Inc., New Britain	6,353,287.32	370,325.00		34,757.83	55,000.00	237,593.68	22,725.26	7,073,689.09	2,144	6,432
New Britain Municipal Emp. Credit Union, Inc., New Britain	849,087.99		25,000.00	28.39	50,000.00	68,371.94	151,225.09	1,143,713.41	357	738
New Haven Firefighters Credit Union, Inc., New Haven	1,609,104.92		61,285.49	32,647.59	5,000.00	143,461.20	182,087.11	2,033,586.31	367	856
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	809,802.98			1,964.62	47,974.93	52,377.86	16,673.82	928,794.21	241	627

Table No. 39—STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1984—Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
New Haven Newspapers Emp. Credit Union, Inc., New Haven	$1,545,014.19		$26,248.17	$5,195.51		$76,519.05	$79,606.78	$1,732,583.70	551	993
New Haven Water Co. Emp. Credit Union, Inc., New Haven	642,102.90		10,855.09	618.85		41,031.67	103,233.21	797,841.72	190	469
New London Municipal Emp. Credit Union, Inc., New London	740,239.17		12,831.96	15.00		45,268.83	140,197.04	938,552.00	350	533
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	201,714.51		10,464.61			6,716.10	4,107.27	223,002.49	54	121
Northwest Emp. Credit Union, Inc., Torrington	327,006.82			1,470.44		10,458.24	2,428.99	341,364.49	507	1,297
Northwest Protective Association, Unionville	149,401.55		7,936.63	15,228.63		6,948.53	4,877.21	184,392.55	72	153
Norwalk Hospital Credit Union, Inc., Norwalk	1,922,537.26		39,300.02	23,014.53	$47,847.80	78,421.23	8,816.68	2,119,937.52	584	1,481
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	9,644,454.22		82,244.52	2,841.86		321,539.75	478,887.35	10,529,967.70	1,460	2,950
O. Z. Gedney Emp. Credit Union, Inc., Terryville	142,727.80		4,325.01	733.01		4,298.16	6,203.32	158,287.30	71	229
Olin Emp. of Stamford Credit Union, Inc., Stamford	2,183,244.96		37,668.24	191.33		82,178.14	108,359.22	2,411,641.89	613	1,183
Peabody Credit Union, Inc., Stamford	128,901.44			44.72		13,728.08	10,981.48	153,655.72	60	170
Perm-O-Last Emp. Credit Union, Inc., Waterbury	327,755.87			1,735.75		19,496.93	26,781.82	375,770.37	137	281
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,425,513.97		24,895.62	10,249.83	2,000.00	108,172.75	44,618.13	1,615,450.30	635	1,499
Piaterer Mutual Benefit Assoc., West Hartford	38,864.00		1,000.00	2,599.43		4,685.88	1,711.03	48,860.34	21	55
Pratt-Read Emp. Credit Union, Inc., Ivoryton	131,778.01		1,534.18			3,215.40	9,784.65	146,312.24	106	331
Robertson Paper Box Emp. Credit Union, Inc., Montville	391,471.91		4,898.31	9,920.20		26,811.73	29,973.84	463,075.99	225	752
Royal Emp. Credit Union, Inc., Plainfield	523,218.48	18,208.51	278.48	2,214.96	3,014.68	15,499.50	42,472.23	604,906.84	186	439
Self Protective Mutual Benefit Assoc., Hartford	222,715.00		15,229.69	21,798.00		18,503.22	5,466.00	283,711.91	106	272
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	378,377.28		9,685.22	3,405.17	6,187.40	39,250.79	8,352.09	445,257.95	120	275
Sherwood Medical Industries Credit Union, Inc., Waterbury	511,273.92	15,000.00	7,551.95	260.00	18,000.00	37,854.47	43,815.50	633,755.84	343	465
Shoreline Credit Union, Inc., Branford	1,251,715.14		24,804.13	423.67		59,249.19	82,642.87	1,418,835.00	346	801
SoConn.Gas Emp. Credit Union, Inc., Bridgeport	706,976.59		11,432.01	3,189.29	32.20	42,366.89	26,700.15	790,697.13	241	501
Somers Brass Emp. Credit Union, Inc., Waterbury	175,198.18		2,209.23	213.60		18,612.47	16,636.30	212,869.78	74	184
South End Mutual Benefit Assoc., West Hartford	1,055,157.28		54,598.62	82,454.54		54,541.83	34,498.63	1,281,250.90	428	654
Stamford Hospital Emp. Credit Union, Inc., Stamford	1,358,027.78		24,640.02	2,014.64		34,781.52	29,465.26	1,448,929.22	407	943
Stanadyne Emp. Credit Union, Inc., Windsor	2,143,890.18	58,873.03	6,988.50	(9,060.60)	40,000.00	52,956.66	25,617.72	2,319,265.49	980	2,108
Standard Paper Credit Union, Inc., Bloomfield	17,977.51			275.44		1,226.86	10,422.92	29,902.73	9	110
State Police Credit Union, Inc., Meriden	6,469,163.85		60,188.83	26,597.96	88,818.63	238,945.09	268,036.98	7,151,751.34	1,043	2,352
Stonington Community Credit Union, Inc., Pawcatuck	4,743,263.41		68,568.41	279,327.33	994.31		38,840.36	5,130,993.82	1,233	3,870
Superior Electric Emp. Credit Union, Inc., Bristol	2,105,170.90		3,243.72	2,263.65	13,500.00	84,083.35	124,492.70	2,332,754.32	499	1,311
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	63,712.41		2,952.44	105.10		4,345.64	2,660.54	73,776.13	26	101
Technicraft Credit Union, Inc., Thomaston	684,160.19	36,500.00	1,995.22	1,775.14		4,582.58	33,188.12	762,201.25	297	507
Thermos Credit Union, Inc., Norwich	510,017.90	1,000.00	578.91	1,386.95		15,387.47	22,976.43	551,347.66	343	601
Torrington Co. Emp. Credit Union, Inc., Torrington	7,772,158.72		144,161.58	26,962.04	325,000.00	449,502.32	422,340.10	9,140,124.76	1,257	3,392
Trumbull Credit Union, Inc., Trumbull	721,865.78		10,438.69	1,684.47		25,551.72	45,891.38	805,432.04	211	671
U.S.A. Emp. Credit Union, Inc., North Haven	67,547.18		1,638.48	154.61		3,439.86	4,330.80	77,110.93	48	87
U.S. Baird Emp. Credit Union, Inc., Stratford	555,384.40		9,730.83	1,547.13	41,249.52	39,319.35	12,535.30	659,766.53	182	324
United Credit Union of Norwalk, Inc., Norwalk	7,474,381.21	250,000.00	135.54	42,800.47	260,000.00	120,506.50	91,725.31	8,239,549.03	1,729	3,440
Universal Wire Division Emp. Credit Union, Inc., Clinton	39,866.63		1,768.48			3,021.46	2,569.73	47,226.30	49	92
University of Bridgeport Credit Union, Inc., Bridgeport	455,083.38		6,476.90	(26.94)		14,459.99	29,126.22	505,119.55	212	552

Veeder Root Emp. Credit Union, Inc., Hartford	$750,890.60		$40,057.67	$2,696.09		$63,006.09	$8,012.45	$864,642.90	252	615
Vendors Mutual Benefit Assoc., Unionville	138,386.88		9,004.90	7,371.30		13,819.24	38,049.68	206,632.00	29	134
Victory Loan Mutual Benefit Assoc., West Hartford	278,072.00		20,697.89	29,164.88		35,294.00	55,623.47	418,852.24	62	221
Viking Wire Emp. Credit Union, Inc., Danbury	346,549.24		6,912.11	2,446.17	$17,000.00	16,859.70	10,775.12	400,542.34	83	204
W.S.R. Emp. Credit Union, Inc., Fairfield	132,569.30		2,396.54			11,383.05	3,979.21	150,328.10	22	66
Wallace Barnes Emp. Credit Union, Inc., Bristol	5,718,607.88	$7,159.41	78,818.84	16,742.43	95,500.00	388,560.67	332,617.43	6,638,006.66	1,644	2,973
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	2,547,397.75			32,570.93	40,000.00	138,683.47	59,466.52	2,818,118.67	533	985
Walnut Mutual Benefit Assoc., Unionville	486,371.74		31,117.41	56,883.71		55,098.77	83,790.25	713,261.88	205	381
WAYS Emp. Credit Union, Inc., Oakville	113,527.65		4,109.39	164.40		6,976.08	13,198.60	137,976.12	50	150
West Hartford Credit Union, Inc., Bloomfield	2,212,335.92		104,700.00	166,579.31	85,000.00	200,000.00	48,231.50	2,816,846.73	973	1,377
Whitney-Blake Emp. Credit Union, Inc., Hamden	229,596.55		3,056.78	1,084.18		10,415.54	10,752.29	254,905.34	87	229
Windsor Credit Union, Inc., West Hartford	709,994.73	30,365.13	47,440.18	74,549.80		33,727.74	115,738.06	1,011,815.64	409	939
Subtotals	**302,356,774.12**	**1,363,221.47**	**3,495,700.66**	**3,899,170.92**	**4,274,252.29**	**9,363,749.68**	**5,586,136.35**	**330,339,005.49**	**89,223**	**192,644**
Constitution State Corp. Credit Union, Inc., Wallingford		21,572,666.44	3,646,757.16	187,022,499.12*	2,840,651.92	1,544,562.88	48,991.41	216,676,128.93	37	382
Totals	**$302,356,774.12**	**$22,935,887.91**	**$7,142,457.82**	**$190,921,670.04**	**$7,114,904.21**	**$10,908,312.56**	**$5,635,127.76**	**$547,015,134.42**	**89,260**	**193,026**

*Includes $186,962,561.38 in certificates, permanent and daily savings of member credit unions.

Table No. 43a

SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE—DECEMBER 31, 1984

(Amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Gross	Shares
Less than $50,000	4	$152	0.05%	$74	$120
50,000 — 99,999	6	462	0.14%	293	367
100,000 — 249,999	28	4,708	1.42%	3,332	4,005
250,000 — 499,999	21	7,687	2.33%	5,471	6,524
500,000 — 999,999	30	21,406	6.48%	16,603	18,264
1,000,000 — 1,999,999	14	19,618	5.94%	14,450	17,146
2,000,000 — 4,999,999	16	46,443	14.06%	30,927	40,393
5,000,000 — 9,999,999	9	65,857	19.94%	51,074	59,480
10,000,000 — 19,999,999	1	10,530	3.18%	7,205	9,644
20,000,000 — 49,999,999	2	89,529	27.10%	68,526	86,856
50,000,000 and above	1	63,947	19.36%	54,712	59,558
Total.............	**132**	**$330,339**	**100.00%**	**$252,667**	**$302,357**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc

Table No. 43b

AMOUNT DUE SHAREHOLDERS CLASSIFIED BY SIZE OF ACCOUNT AND SIZE OF CREDIT UNION—DECEMBER 31, 1984

(Amounts in thousands of dollars)

	Size of Accounts Due Shareholders						
ASSET SIZE	**Total**	**$2,000 - or less**	**$2,001 - $5,000**	**$5,001 - $10,000**	**$10,001 - $20,000**	**$20,001 - $40,000**	**$40,001 - or more**
Total	**302,357**	**78,402**	**84,920**	**59,493**	**45,602**	**23,420**	**10,520**
Less than $50,000	120	100	20	....	....	....	....
50,000 — 99,999	367	236	66	30	12	23	....
100,000 — 249,999	28	4,005	2,033	1,285	510	177	....
250,000 — 499,999	6,524	2,811	2,168	977	366	125	77
500,000 — 999,999	18,264	6,323	5,737	3,401	1,674	631	498
1,000,000 — 1,999,999	17,146	6,066	5,089	3,144	1,819	605	423
2,000,000 — 4,999,999	40,393	9,886	11,955	10,067	5,542	2,592	351
5,000,000 — 9,999,999	59,480	16,658	16,734	12,666	7,949	3,906	1,567
10,000,000 — 19,999,999	9,644	1,271	2,591	1,475	1,993	1,591	723
20,000,000 — 49,999,999	86,856	19,478	22,247	15,246	15,007	8,739	6,139
50,000,000 and above	59,558	13,540	17,028	11,977	11,063	5,208	742

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 51
REGISTRATIONS:
BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1984	1983	1984	1983
Broker-Dealers	1,154	916	24.9%	22.9%
Agents	28,964	22,587	28.0	20.7
Investment Advisers	310	263	17.9	22.9
Investment Adviser Agents	1,547	1,095	41.5	41.2
Agent of Issuer	169	151	11.9	(37.3)

Table No. 52
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

	Number		Percent	
Type of Business	1984	1983	1984	1983
General Brokerage	1,026	546	66.3%	59.6%
Investment Trust	39	20	2.5	2.2
Other Specialists	482	350	31.2	38.2
Totals	**1,547**	**916**	**100.0%**	**100.0%**

Table No. 52a
MAIN OFFICE:
BROKER-DEALER AND INVESTMENT ADVISER REGISTRANTS

1984	Broker-Dealers	Investment Advisers
Alabama	0	0
Arizona	3	0
California	41	8
Colorado	45	4
Connecticut	132	127
Delaware	11	2
District of Columbia	12	0
Florida	33	4
Georgia	21	3
Hawaii	1	0
Illinois	25	2
Indiana	2	1
Iowa	3	0
Kansas	1	0
Kentucky	2	0
Louisiana	7	0
Maine	2	0
Maryland	11	2
Massachusetts	72	25
Michigan	7	0
Minnesota	24	0
Missouri	16	1
Nebraska	31	0
Nevada	11	0
New Hampshire	1	0
New Jersey	51	8
New York	384	86
North Carolina	21	0
Ohio	14	1
Oklahoma	13	0
Oregon	1	0
Pennsylvania	31	3
Rhode Island	5	0
South Carolina	4	0
Tennessee	10	0
Texas	28	2
Utah	5	0
Vermont	5	0
Virginia	10	3
Washington	10	0
Wisconsin	14	0
Bermuda	0	1
Totals	**1,143**	**282**

Table No. 54
ROUTINE EXAMINATIONS
BROKER-DEALERS AND INVESTMENT ADVISERS

	1984	1983
Broker-Dealers	14	22
Investment Advisers	30	4

Table No. 55
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1984	1983	1984	1983
Securities				
Open End Management Investment Companies	316	288	221	222
Renewals	1,454	817	840	737
Unit Investment Trusts	1,247	711	730	594
Renewals	13	6	13	6
Post-Sale Registrations	29	17	29	17
All Others	1,281	2,136	1,022	1,470
Total Securities Registrations	4,340	3,975	2,855	3,046
Tender Offer Registrations	1	0	1	0
Business Opportunity Registrations	51	36	37	18
Business Opportunity Renewals	19	15	15	6
Exempted Filings	4,885		4,598	...
Inquiries Received	460			

Table No. 56
ENFORCEMENT ACTIVITIES
SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1984	1983	1984	1983
Investigations Opened	183	188	16	11
Investigations Closed	160	117	8	13
Complaints Processed	260	231	0	4
Cease and Desist Orders Issued	11	7	1	5
Show Cause Orders Issued	11	17	0	1
Revocations Orders Issued — Broker-Dealer	0	0	0	...
Denial Orders Issued — Broker-Dealer	1	0	N/A	N/A
Subpoenas Issued	28	11	0	2
Referrals for Criminal Action	3	1	1	0

Table No. 57
INTERPRETIVE OPINIONS AND EXEMPTION ACKNOWLEDGEMENTS ISSUED BY COUNSEL: SECURITIES AND BUSINESS OPPORTUNITIES

	1984	1983
Securities	4,885	3,159
Business Opportunities	29	41

NATIONAL BANKS IN CONNECTICUT
BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1984
NATIONAL BANKS ARE UNDER THE SUPERVISION OF THE COMPTROLLER OF THE CURRENCY, WASHINGTON, D.C.

(Information was furnished by the Banks to the Department of Banking)

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
American National Bank 2992 Dixwell Avenue Hamden 06518	7	Cromwell Cromwell Office 77 Berlin Road Hamden Acme Office 1225 Dixwell Avenue Quinnipiac Office Quinnipiac College Mt. Carmel Avenue Meriden Meriden Office 88 State Street Middlefield Middlefield Office 4 Main Street Wallingford Wallingford Office 98 Hartford Turnpike West Haven West Haven Office 100 Elm Street	$172,940
Canaan National Bank Main Street North Canaan 06018	..	....	26,311
Citizens National Bank 182 Main Street Putnam 06260	2	Thompson North Grosvenordale Office Route 12 (North Grosvenordale) Woodstock Woodstock Office Route 171	35,756
Citizens National Bank of Fairfield 1835 Black Rock Turnpike Fairfield 06430	1	Fairfield Fairfield Center Office 1326 Post Road	58,672
Citizens National Bank of Southington 781 Main Street Plantsville 06479	2	Southington Columbus Avenue Office Corner Columbus Avenue and Liberty Street Queen Street Office 359 Queen Street	71,143
Connecticut Bank and Trust Company, NA One Constitution Plaza Hartford 06115	141	Ansonia Ansonia Mall Office Main and Tremont Streets Avon Avon Office 392 West Main Street Bethany Bethany Office 667 Amity Road	6,583,484

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Bethlehem Bethlehem Office Corner of Main Street Route 61 and Sunny Ridge Road	
		Bloomfield Bloomfield Office 836 Park Avenue	
		Branford Branford Office Branhaven Plaza 1081 West Main Street	
		Bridgeport Bayview Office 123 Boston Avenue	
		Black Rock Office 2834 Fairfield Avenue	
		Commerce Park Office 4707 Main Street	
		Golden Hill Street Office 1189 Main Street	
		Bridgeport Executive Tower 10 Middle Street	
		Stratford Line Office 2165 Boston Avenue	
		Bristol Bristol Centre Mall Office North Main Street	
		Bristol North Side Office 53 North Street	
		Bristol Plaza Office 641 Farmington Avenue	
		Brookfield Brookfield Office 154 Federal Road	
		Brooklyn Brooklyn Office Route 6	
		Clinton Clinton East Office 110 East Main Street	
		Clinton West Main Office 88 West Main Street	
		Coventry Coventry Office Routes 44A and 31	
		Cromwell Cromwell Office 526 Main Street	
		Danbury Danbury Main Office 342 Main Street	
		East Danbury Office Route 6 Berkshire Shopping Center	

Table No. 43
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP—DECEMBER 31, 1984
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Members		Assets		Loans Outstanding, Gross		Shares	
		Number	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution
Total	**132**	**192,644**	**100.00%**	**$330.339**	**100.00%**	**$252,667**	**100.00%**	**$302,357**	**100.00%**
Employee Associations — Total	**107**	**144,068**	**74.78**	**260,226**	**78.77**	**199,265**	**78.86**	**236,751**	**78.30**
Government — Local, State, Federal	10	49,900	25.90	93,930	28.43	75,240	29.78	86,240	28.52
Education	2	3,992	2.07	8,745	2.65	8,232	3.26	7,929	2.62
Hospital	10	22,353	11.60	29,615	8.97	22,293	8.82	27,170	8.99
Manufacturing	78	48,146	24.99	70,935	21.47	50,196	19.86	61,680	20.40
Newspaper	2	2,534	1.32	5,003	1.51	2,498	.99	4,348	1.44
Public Utility	5	17,143	8.90	51,998	15.74	40,806	16.15	49,384	16.33
Other Associations — Total	**24**	**35,601**	**18.48**	**61,430**	**18.60**	**46,555**	**18.43**	**57,445**	**19.00**
Community	3	28,686	14.89	50,026	15.14	37,368	14.79	48,646	16.09
Mutual Benefit Associations	19	6,684	3.47	11,323	3.43	9,162	3.63	8,728	2.89
Religious	1	126	0.07	26	0.01	.....	.....	23	0.01
Union	1	105	0.05	55	0.02	25	0.01	48	0.01
First Connecticut Credit Union, Inc.	**1**	**12,975**	**6.74**	**8,683**	**2.63**	**6,847**	**2.71**	**8,161**	**2.70**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 44—ABSTRACT OF REPORTS FROM 1955-1984 (Amounts in thousands of dollars)

Year	Number of Credit Unions	ASSETS						LIABILITIES					
		Number of members	Loans net	Cash on hand and in banks	Other investments	U.S. Gov. obligations	Other assets	Due shareholders	Notes payable to banks or others	Other liabilities	Reserve for losses	Undivided earnings and other reserves	Total assets or liabilities
1955	141	33,613	6,940	2,154	666	68	53	8,947	193	157	202	382	**9,881**
1956	150	38,751	8,686	2,670	756	227	63	11,282	140	156	284	540	**12,402**
1957	159	44,655	10,390	2,330	1,991	381	82	13,749	158	201	367	699	**15,174**
1958	162	47,638	11,857	1,829	3,082	190	84	15,417	100	302	466	757	**17,042**
1959	163	53,974	15,052	2,072	3,418	374	102	18,894	179	422	587	936	**21,018**
1960	166	58,941	17,375	2,775	4,262	253	140	22,133	296	492	745	1,139	**24,805**
1961	167	64,531	20,279	2,140	5,247	171	143	24,847	309	650	904	1,270	**27,980**
1962	169	69,695	23,993	2,447	5,992	105	232	28,816	523	379	1,136	1,915	**32,769**
1963	175	74,231	26,784	3,478	7,481	86	238	33,629	443	338	1,406	2,251	**38,067**
1964	175	82,145	30,580	3,282	9,728	69	190	38,971	463	45	1,705	2,665	**43,849**
1965	180	88,269	34,595	3,386	11,881	59	198	44,488	447	59	2,067	3,058	**50,119**
1966	182	94,052	39,427	4,048	12,774	706	248	50,739	574	288	2,465	3,137	**57,203**
1967	189	103,204	45,551	3,894	14,316	1,131	353	57,782	590	324	2,885	3,664	**65,245**
1968	194	113,642	54,128	3,628	14,779	2,690	387	66,747	807	596	3,367	4,095	**75,612**
1969	190	122,073	64,176	4,783	9,571	6,484	436	75,649	1,505	71	3,911	4,314	**85,450**
1970	182	130,919	75,132	5,319	7,565	8,397	439	84,302	2,274	713	4,687	4,876	**96,852**
1971	179	138,873	86,424	5,982	10,471	9,206	560	97,986	2,908	857	5,207	5,685	**112,643**
1972	171	149,546	97,449	5,129	17,504	8,307	1,083	113,714	2,713	2,200	6,036	4,809	**129,472**
1973	173	159,090	114,022	4,312	15,498	9,317	1,955	125,423	5,220	2,493	6,589	5,379	**145,104**
1974	176	170,752	125,355	5,148	12,814	11,404	2,141	134,530	7,577	1,630	7,214	5,911	**156,862**
1975	170	177,997	133,755	5,020	10,952	17,370	2,520	149,451	5,043	4,290	7,144	3,689	**169,617**
1976	173	187,377	153,211	4,890	20,079	12,422	2,620	166,181	6,643	10,409	6,102	3,887	**193,222**
1977	173	183,451	176,481	6,509	26,040	11,191	3,802	189,746	6,251	17,018	6,861	4,147	**224,023**
1978	172	191,417	199,651	4,392	45,956	12,162	6,558	198,737	27,073	30,550	7,517	4,842	**268,719**
1979	172	197,698	203,235	4,881	17,741	10,686	4,509	199,507	22,250	5,951	7,692	5,652	**241,052**
1980	162	197,950	184,119	4,511	39,917	6,040	5,932	214,756	6,646	4,619	7,749	6,749	**240,519**
1981	162	202,325	189,752	6,546	39,101	6,783	7,130	222,317	3,505	7,102	8,592	7,796	**249,312**
1982	153	194,358	180,788	6,401	58,119	10,273	9,231	239,436	2,310	4,496	8,840	9,730	**264,812**
1983	144	191,558	201,394	6,134	80,208	10,379	7,961	280,272	1,341	7,282	8,863	8,318	**306,076**
1984	132	192,644	250,467	6,272	53,217	12,751	7,632	302,357	1,363	7,395	9,364	9,860	**330,339**

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 53
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENTS REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5,159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	188	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5
1982	745	13.2	18,707	21.4	214	6.5	775	20.3	241	19.9
1983	916	22.9	22,587	20.7	263	22.9	1,095	41.2	151	(37.3)
1984	1,154	24.9	28,964	28.0	310	17.9	1,547	41.5	169	11.9

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Mill Plain Office Kenosia Avenue and Mill Plain Road	
		Darien Darien Plaza Office CBT Plaza	
		Deep River Deep River Office 151 Main Street	
		Durham Durham Office 160 Main Street	
		East Haddam East Haddam Office Main Street	
		East Hampton East Hampton Office Nine East High Street	
		East Hartford East Hartford Office 805 Main Street	
		Ellington Road Office 303 Ellington Road	
		Founders Plaza Office 111 Founders Plaza	
		East Haven Foxon Office 845 Foxon Road	
		East Lyme Niantic Office 21 Pennsylvania Avenue (Niantic)	
		Enfield Enfield Office 900 Enfield Street	
		Essex Centerbrook Office Main Street (Centerbrook)	
		Fairfield Fairfield Office 2115 Black Rock Turnpike	
		Kings Highway Office 1100 Kings Highway East	
		Southport Office 411 Old Post Road (Southport)	
		Greenwich Byram Office 30 South Water Street (Byram)	
		Cos Cob Office 162 Post Road (Cos Cob)	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Greenwich Executive Office 240 Greenwich Avenue	
		Mason Street Office 103 Mason Street	
		Old Greenwich Office 206 Sound Beach Avenue (Old Greenwich)	
		Groton	
		Groton Office 738 Long Hill Road	
		Guilford	
		Guilford Office 1001 Boston Post Road	
		Haddam	
		Higganum Office Route 81 Killingworth Road (Higganum)	
		Hamden	
		Hamden Office 1699 Whitney Avenue	
		Hartford	
		Asylum Avenue Office 1075 Asylum Avenue	
		Asylum Hill Office 100 Farmington Avenue	
		Blue Hills Avenue Office 701 Blue Hills Avenue	
		Capitol Office 414 Asylum Avenue	
		Main Street Office 760 Main Street	
		New Britain Avenue Office 401 New Britain Avenue	
		Park Street Office 174 Washington Street	
		Pearl Street Office 111 Pearl Street	
		Terry Square Office 2775 Main Street	
		West End Office 560 Farmington Avenue	
		Hebron	
		Hebron Office Wall Street	
		Killingly	
		Danielson Office 177 Main Street (Danielson)	
		Killingworth	
		Killingworth Office 301 Route 81	
		Madison	
		Madison Office 250 Samson Rock Drive	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Manchester Main Office 893 Main Street	
		Manchester North Main Office 14 North Main Street	
		Manchester Parkade Office 354½ Middle Turnpike, West	
		Mansfield Mansfield Office 574 Middle Turnpike	
		University of Connecticut Office 1232 Storrs Road (Storrs)	
		Meriden Meriden East Main Office 50 East Main Street	
		Meriden Square Office 470 Lewis Avenue	
		Middletown Middletown Office 267 Main Street	
		Washington Plaza Office 875 Washington Plaza	
		Milford Milford East Office 531 New Haven Avenue	
		Milford Post Road Office 15 Turnpike Square	
		Monroe Monroe Office 601 Main Street-Route 25	
		Naugatuck Naugatuck Office 59 Rubber Avenue	
		New Canaan New Canaan Main Office 94 Elm Street	
		New Haven Chapel Square Office 900 Chapel Street	
		Church Street Office 263 Church Street	
		Columbus Plaza Office One Columbus Plaza	
		Whalley Avenue Office 299 Whalley Avenue	
		New London Union-New London Office One Union Plaza	
		New Milford New Milford Office King's Plaza-Route 7	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Newington Newington Office 1220 Main Street	
		North Branford North Branford Office North Branford Road and Route 139	
		Norwalk Norwalk Belden Avenue Office 11 Belden Avenue	
		West Norwalk Office 500 Connecticut Avenue	
		Westport Plaza Office 604 Westport Avenue	
		Norwich Norwichtown Office 71 Town Street	
		Norwich-Thames Plaza Office 1 Thames Plaza	
		Norwich-West Side Office 457 West Main Street	
		Old Saybrook Old Saybrook Office 723 Boston Post Road	
		Orange Orange Office 285 Boston Post Road	
		Plainfield Moosup Office 28 Main Street (Moosup)	
		Plainfield Office 50 Railroad Avenue	
		Plainville Plainville Office 296 East New Britain Avenue	
		Ridgefield Ridgefield Main Office 455 Main Street	
		Ridgefield Office 90 Danbury Road	
		Rocky Hill Rocky Hill Office 10 Cold Spring Road	
		Shelton Far Mill River Office 675 Bridgeport Avenue	
		Simsbury Simsbury Office 920 Hopmeadow Street	
		Somers Somers Office Main Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Southington Milldale Office Old Turnpike Road and Meriden-Waterbury Road (Milldale)	
		Plantsville Office 9 West Main Street (Plantsville)	
		Queen Street Office 788 Queen Street	
		Southington Main Office 22 Main Street	
		Stafford Stafford Springs Office Main Street	
		Stamford Glenbrook Office 37 Church Street (Glenbrook)	
		Landmark Square Office Four Landmark Square	
		Newfield Office 583 Newfield Avenue (Newfield)	
		North Stamford Office 1037 High Ridge Road	
		South Stamford Office 411 Canal Street	
		Stamford Executive Office One Atlantic Street	
		Summer Street Office 1961 Summer Street	
		Tresser Boulevard Office 286 Tresser Boulevard	
		West Stamford Office 383 West Main Street	
		Stratford Paradise Green Office 3585 Main Street	
		Torrington Torrington Office 112 South Main Street	
		Trumbull Trumbull Office 17 Church Hill Road	
		Vernon Rockville Office 42 East Main Street (Rockville)	
		Wallingford Wallingford Office 100 Center Street	
		Wallingford Plaza Office South Broad Street-Route 5	
		Waterford Waterford Office 157 Boston Post Road	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Watertown Watertown Office Ten Acre Shopping Mall	
		Westbrook Westbrook Office 1238 Boston Post Road	
		West Hartford Bishops Corner Office 774 North Main Street	
		Elmwood Office 1161 New Britain Avenue	
		Prospect Plaza Office 20 Kane Street	
		University of Hartford Office 200 Bloomfield Avenue	
		West Hartford Office Four North Main Street	
		West Haven West Haven Office 420 Campbell Avenue	
		Westport Greens Farms Office 1260 Post Road	
		Market Place Office 125 Main Street	
		Westbank Office 221 Post Road West	
		Westport Executive Office 244 Post Road East	
		Wethersfield Wethersfield Office 600 Silas Deane Highway	
		Wilton Georgetown Office 941 Danbury Road	
		Wilton Gateway Center Office Gateway Shopping Center-Route 7	
		Windham Willimantic Office 799 Main Street (Willimantic)	
		Windsor Windsor Office 208 Broad Street	
		Winchester Winsted Office 44 Elm Street (Winsted)	
		Bahamas Bahamas Office ℅ Bank of New Providence Trust Company, Ltd 7 Norfolk House Frederick Street Nassau, Bahamas	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
Connecticut National Bank 777 Main Street Hartford 06115	154	Ansonia Ansonia Office 382 Main Street	6,053,504
		Avon Avon Office 255 West Main Street	
		Berlin Berlin Office Webster Square Shopping Center	
		Bethel Bethel Office 25 Grassy Plain Street	
		Stony Hill Office Route 6 & Hawleyville Road	
		Bloomfield Bloomfield Office 333 Cottage Grove Road	
		Branford Branford Office 119 Montowese Street	
		Bridgeport Black Rock Office 2525 Fairfield Avenue	
		Boston Avenue Office 2091 Boston Avenue	
		Clinton Avenue Office 440 Clinton Avenue	
		East Main Office 975 East Main Street	
		Main Street Office 888 Main Street	
		Newfield Office 1194 Stratford Avenue	
		Nob Hill Office 505 Broadbridge Avenue	
		North End Office 2500 Main Street	
		South End Office 215 Warren Street	
		Bristol Bristol Office 761 Pine Street (Forestville)	
		Hub-6 Office Farmington Avenue	
		Middle Street Office 10 Ronzo Road	
		Brookfield Brookfield Office 785 Federal Road	
		Colchester Colchester Office 6 South Main Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Danbury Candlewood Office 93 Federal Road	
		Danbury Central Office 343 Main Street	
		Darien Darien Office 1899 Post Road	
		Derby Derby Office Pershing Drive	
		East Hartford East Hartford Office 1085 Main Street	
		Silver Lane Office 794 Silver Lane	
		East Haven East Haven Office 170 Main Street	
		East Lyme East Lyme Office 125 Boston Post Road	
		Niantic Office 25 Pennsylvania Avenue (Niantic)	
		Essex Essex Office 15 Main Street	
		Fairfield Fairfield Office 1366 Post Road	
		Greenfield Hill Office 1960 Bronson Road	
		Southport Office 3695 Post Road (Southport)	
		Stratfield Office 136 Fairfield Woods Road	
		Tunxis Hill Office 303 Tunxis Hill Cut Off	
		Farmington Farmington Village Office High Street	
		Groton Groton Office 971 Poquonock Road	
		Mystic River Office 154 West Main Street (Mystic)	
		U. S. Naval Sub Base U. S. Naval Submarine Base	
		Guilford Guilford Office 916 Boston Post Road	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Hamden	
		Hamden Office 2305 Whitney Avenue	
		Mt. Carmel Office 3030 Whitney Avenue	
		Hartford	
		Brainard Park Office 165 Brainard Road	
		City Place Office 185 Asylum Street	
		Connecticut River Office 10 Central Row	
		Farmington Avenue Office 70 Farmington Avenue	
		Jefferson Street Medical Building Office 85 Jefferson Street	
		Northwest Office 440 Homested Avenue	
		St. Francis Hospital Office 1000 Asylum Avenue	
		South Green Office 157 Main Street	
		State Capitol Office 60 Washington Street	
		State Street Office One State Street	
		Unity Plaza Office 273 Barbour Street	
		Wethersfield Avenue Office 655 Wethersfield Avenue	
		Harwinton	
		Harwinton Office Litchfield Avenue Route 118	
		Ledyard	
		Ledyard Office Route 12 (Gales Ferry)	
		Manchester	
		First Manchester Office 595 Main Street	
		Manchester Green Office 621 Middle Turnpike East	
		Middle Turnpike Office 320 Middle Turnpike West	
		North Manchester Office 220 North Main Street	
		Middletown	
		Middletown Central Office 363 Main Street	
		South Green Drive-in Office 55 DeKoven Drive	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Washington Street Office 827 Washington Street	
		Milford	
		Devon Office 205 Bridgeport Avenue	
		Milford Office 295 Boston Post Road	
		Milford Green Office 21 Broad Street	
		Post Center Office 1201 Boston Post Road	
		Monroe	
		Monroe Office 461 Monroe Turnpike	
		Stepney Office Route 25-Main Street (Stepney)	
		Montville	
		Montville Office Route 32 (Uncasville)	
		New Britain	
		Central Park Office 235 Main Street	
		Industrial Park Office 260 Newington Avenue	
		Newbrite Office 202 East Main Street	
		West Main Office 741 West Main Street	
		New Canaan	
		New Canaan Office 1275 Elm Street	
		New Fairfield	
		New Fairfield Office Routes 37 and 39	
		New Haven	
		Amity Office 100 Amity Road	
		Broadway Office 88 Broadway	
		Church Street Office 1 Church Street	
		Dixwell Avenue Office 224 Dixwell Avenue	
		East Street Office 320 East Street	
		Edgewood Park Office 105 Derby Street	
		Long Wharf Office 250 Sargent Drive	
		Orange Street Office 175 Orange Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Upper Church Office 215 Church Street	
		Yale New Haven Hospital Office 789 Howard Avenue	
		New London Commerce Office 250 Captain's Walk	
		New London City Office 260 U.S. Route 1	
		New Milford New Milford Office 50 Bridge Street	
		Newington Market Square Office 112 Market Square	
		Newington Plaza Office 3180 Berlin Turnpike	
		Newtown Newtown Office 6 Queen Street	
		North Haven State Street Office 377 State Street	
		Washington Avenue Office 35 Washington Avenue	
		Norwalk Norwalk Office 184 Main Street	
		South Norwalk Office 99 Washington Street (South Norwalk)	
		West Norwalk Office 147 Connecticut Avenue	
		Norwich Norwichtown Office 115 West Town Street	
		Uncas-Merchants Office 161 Water Street	
		Old Saybrook Old Saybrook Office 107 Main Street	
		Orange Orange Office 445 Boston Post Road	
		Racebrook Office 7 Old Tavern Road	
		Plainfield Central Village Office Route 12 (Central Village)	
		Plymouth Terryville Office 123 Main Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Prospect Prospect Office Waterbury & Prospect Road	
		Putnam Putnam Office 211 Kennedy Drive	
		Ridgefield Ridgefield Office 66 Danbury Road	
		Rocky Hill Rocky Hill Office 2270 Silas Deane Highway	
		Roxbury Roxbury Office Route 67	
		Shelton Huntington Office 5 Huntington Plaza (Huntington)	
		Shelton Office 487 Howe Avenue	
		Trap Falls Office One Trap Falls Road	
		Southbury Southbury Office 12 Main Street	
		Stamford Bedford Street Office 999 Bedford Street	
		Fairlawn Office 1110 East Main Street	
		High Ridge Road Office 1081 High Ridge Road	
		Landmark Square Office One Landmark Square	
		Parkway Office 1060 Long Ridge Road	
		Springdale Office 1042 Hope Street	
		Stamford Square Office 3001 Summer Street	
		West Side Office 414 West Main Street	
		Stonington Mystic Autobank 4 Williams Avenue	
		Stonington Office Cannon Square	
		Stratford Shakespeare Office 1344 Main Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Stratford Office 2944 Main Street	
		Thomaston Thomaston Office 495 South Main Street	
		Thompson North Grosvenordale Office Grove Street (North Grosvenordale)	
		Torrington Torrington Office 1196 Prospect Street	
		Torrington Office 236 Prospect Street	
		Torrington Parkade Office 473 Winsted Road	
		Trumbull Madison Avenue Office 4180 Madison Avenue	
		Trumbull Office White Plains Road	
		Waterbury Chase and Cooke Street Office Chase and Cooke Streets	
		Frost and Meriden Office Frost and Meriden Roads	
		Mattatuck Office 49 Leavenworth Street	
		Towne Plot Office 599 Fairfield Avenue	
		Wallingford Wallingford Office 990 North Colony Road	
		Waterford Crystal Mall Office Route 85	
		Waterford Office 68 Boston Post Road	
		Watertown Oakville Office 461 Main Street (Oakville)	
		West Hartford Bishop's Corner Office 2523 Albany Avenue	
		Elmwood Office 1114 New Britain Avenue (Elmwood)	
		Park Road Office 91 Park Road	
		West Hartford Center Office 65 LaSalle Road	
		West Haven Allingtown Office 138 Orange Avenue	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		West Haven Office 597 Campbell Avenue	
		Westbrook Westbrook Office Boston Post Road	
		Westport Westport Office 126 Post Road	
		Wethersfield Silas Deane Office 1039 Silas Deane Highway	
		Winchester Winsted Office 286 Main Street (Winsted)	
		Windsor Bradley-Windsor Office 2133 Poquonock Avenue	
		Windsor Center Office 270 Broad Avenue	
		Grand Cayman Island Offshore Office Georgetown	
First National Bank (CT) One Commercial Plaza Hartford 06103	2	Enfield Enfield Street Office 410 Enfield Street	37,468
		Hazardville Office 231 Hazard Avenue	
First National Bank of Litchfield North Street Litchfield 06759	2	Washington Marble Dale Office Route 202 (Marble Dale)	65,817
		Washington Depot Office Bryan Plaza (Washington Depot)	
First National Bank of Suffield 91 Bridge Street Suffield 06078	1	Suffield West Suffield Office 1368 Mountain Road	39,093
National Industrial Bank of Connecticut 75 Colony Street Meriden 06453	1	Meriden Village Office 1090 Hanover Road (South Meriden)	16,600
National Iron Bank Route 44 Salisbury 06068	4	Canaan Falls Village Office Main Street (Falls Village)	33,922
		Cornwall Cornwall Bridge Office Route 4 (Cornwall Bridge)	
		Norfolk Norfolk Office John Curtis Road	
		Washington Washington Office Bee Brook Road	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
New Britain National Bank 51 West Main Street New Britain 06051	7	Berlin Berlin Office 525 New Britain Road (Kensington)	219,175
		Ferndale Plaza Office Chamberlain Highway and High Road (Kensington)	
		New Britain Farmington Avenue Office 643 Farmington Avenue	
		Newington Avenue Office 234 Newington Avenue	
		West End Office 330 West Main Street	
		Plainville Plainville Office 111 Whiting Street	
		West Hartford Corbins Corner Office 1507 New Britain Avenue	
Northern Connecticut National Bank 101 Ella Grasso Turnpike Windsor Locks 06096	8	East Granby East Granby Office 4 Rainbow Road	77,594
		East Windsor Warehouse Point Office 89 Bridge Street (Warehouse Point)	
		Ellington Ellington Office 20 Church Street	
		Enfield Elm Street Office 109 Elm Street	
		Enfield Center Office 29 North Main Street	
		Pleasant Street Office 10 Pleasant Street	
		Windsor Locks Bradley Airport Office Bradley International Airport Terminal	
		Dexter Plaza Office Dexter Plaza Main Street	

Total 14 National Banks ....
Domestic Branches 330
Foreign Branches............... 2

Total Assets $13,491,479

FEDERAL SAVINGS BANKS IN CONNECTICUT
BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1984

FEDERAL SAVINGS BANKS ARE UNDER THE SUPERVISION
OF THE FEDERAL HOME LOAN BANK SYSTEM, WASHINGTON, D.C.

(Information was furnished by the Associations to the Department of Banking)

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
Bristol Federal Savings Bank 222 Main Street Bristol 06010	3	Bristol Hub 6 Plaza Office 99 Farmington Avenue	$141,945
		Rickels Plaza Office 1235 Farmington Avenue	
		Plymouth Terryville Office 201 Main Street (Terryville)	
Federal Savings Bank 94 West Main Street New Britain 06050	3	New Britain Plaza Office 707 Farmington Avenue	130,512
		Newington Newington Office 1120 Main Street	
		Plainville Plainville Office 63 East Main Street	
First Federal Bank of CT 80 Elm Street New Haven 06510	25	Branford Branford Office 1 South Main Street	997,776
		Bridgeport Black Rock Office 2861 Fairfield Avenue	
		Bridgeport Office 1020 Broad Street	
		Cheshire Cheshire Office 922 South Main Street	
		Darien Darien Office 1089 Post Road	
		Derby Derby Office 630 New Haven Avenue-Route 34	
		East Haven East Haven Office 260 Main Street at Thompson	
		Fairfield Fairfield Office 1177 Post Road	
		Turnpike Office 1919 Black Rock Turnpike	
		Hamden Centerville Office 2290 Whitney Avenue	
		Dixwell Circular Office 5 Helen Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Whitneyville Office 1227 Whitney Avenue	
		Milford: Milford Center Office 100 Broad Street	
		Woodmont Office 314 Merwin Avenue	
		New Canaan: New Canaan Office 11 South Avenue	
		New Haven: Church Street Office 10 Church Street	
		Westville Office 894 Whalley Avenue	
		North Haven: North Haven Office 70 Washington Avenue	
		Orange: Orange Office 247 Boston Post Road	
		Ridgefield: Ridgefield Office 107 Danbury Road Route 35	
		Stamford: Downtown Office 46 Atlantic Street	
		Glenbrook Shopping Center Office 489 Hope Street	
		High Ridge Road 949 High Ridge Road	
		West Side Office 56 W. Broad Street	
		West Haven: West Haven Office 584 Campbell Avenue	
First Federal Savings Bank 622 West Avenue Norwalk 06850	4	Brookfield: Brookfield Office 20 Candlewood Lake Road	157,607
		Norwalk: East Norwalk Office 65 Van Zant Street (East Norwalk)	
		Westport Avenue Office 94 Westport Avenue	
		Wilton: Wilton Office 5 Danbury Road	
Mechanics and Farmers Savings Bank, FSB 930 Main Street Bridgeport 06601	17	Bridgeport: Boston Avenue Office 250 Boston Avenue	794,456
		North End Office 2427 Main Street	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Danbury Danbury Office 61 Newtown Road	
		Darien Darien Office 9 Tokeneke Road	
		Fairfield Fairfield Office 784 Villa Avenue Fairfield Center Office 1275 Post Road	
		Greenwich Greenwich Office West Putnam Avenue Old Greenwich Office 24 Arcadia Road	
		Monroe Monroe Office 495 Monroe Turnpike	
		New Canaan Cherry Street Office 85 Cherry Street New Canaan Office 122 Main Street	
		Ridgefield Ridgefield Office 632 Danbury Road	
		Stratford Shakespeare Office 951 Stratford Avenue Stratford Office 2855 Main Street	
		Trumbull Trumbull Office 915 White Plains Road	
		Westport Westport Office 184 Main Street	
		Wilton Wilton Office 33 Old Ridgefield Road	
Tolland Bank, FSB P.O. Box 156 Tolland 06084	2	Coventry Coventry Office Routes 31 and 44	61,640
		Willington Willington Office Route 74 (West Willington)	
Total 6 Associations . . . . 54 Branches		**Total Assets . . . .**	**$2,284,026**

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1984

FEDERAL SAVINGS AND LOAN ASSOCIATIONS ARE UNDER THE SUPERVISION OF THE FEDERAL HOME LOAN BANK SYSTEM, WASHINGTON, D.C.

(Information was furnished by the Associations to the Department of Banking)

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
Charter Federal Savings and Loan Association 612 Bedford Street Stamford 06901	--		$30,237
Community Federal Savings and Loan Association 4490 Main Street Bridgeport 06604	1	Bridgeport North End Office 3745 Madison Avenue	43,286
County Federal Savings and Loan Association of Westport 145 Main Street Westport 06990	6	Fairfield Fairfield Office 580 Post Road	159,858
		Norwalk Strawberry Hill Office 384 Westport Avenue	
		Stamford Cove Office 820 Cove Road	
		High Ridge Office 838 High Ridge Road	
		West Stamford Office 389 West Main Street	
		Trumbull Trumbull Office Trumbull Shopping Park 5065 Main Street	
Danielson Federal Savings and Loan Association 142 Main Street Danielson 06239	1	Killingly Satellite Office Routes 101 and 12 (Dayville)	125,081
Enfield Federal Savings and Loan Association 660 Enfield Street Enfield 06082	3	Enfield Hazardville Office 268 Hazard Avenue	73,819
		State Line Plaza Office Elm Street	
		Suffield Suffield Office 123 Suffield Village	
First Federal Savings 256 Samson Rock Drive Madison 06443	6	Clinton Clinton Office 215-A East Main Street	177,550
		Clinton West Office 16 West Main Street	
		Durham Durham Office 167 Main Street	
		Guilford Guilford Office 849 Boston Post Road	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Old Lyme Old Lyme Office 83 Halls Road Westbrook Westbrook Office 1187 Boston Post Road	
First Federal Savings and Loan Association of East Hartford 1137 Main Street East Hartford 06108	7	East Hartford Homemakers Office 842 Silver Lane Glastonbury Glastonbury Office 2510 Main Street South Glastonbury Office 879 Main Street Manchester Manchester Office 344 Middle Turnpike West South Windsor South Windsor Office 481 Buckland Road Vernon Rockville Office Two Park Place (Rockville) Vernon Circle Office Tri-City Plaza	257,239
First Federal Savings and Loan Association of Torrington 50 Litchfield Street Torrington 06790	3	Canton Canton Office Canton Village Shopping Center Route 44 Litchfield Litchfield Office West Street Torrington "Top of the Hill" Office 1180 East Main Street	154,584
First Federal Savings and Loan Association of Waterbury First Federal Plaza Waterbury 06720	6	Southbury Southbury Shopping Plaza Office New Haven Road Waterbury Mattatuck Plaza Office 650 Wolcott Street Naugatuck Valley Mall Office 920-6 Wolcott Street Reidville Drive Office 364 Reidville Drive Waterbury Plaza Office 5 Wigwam Avenue Watertown Watertown Office 656 Main Street	403,535

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
Greenwich Federal Savings and Loan Association 28 Havemeyer Place Greenwich 06830	4	Greenwich Byram Office 21 North Water Street (Byram) Cos Cob Office 401 Post Road (Cos Cob) Glenville Office 220 Glenville Road Old Greenwich Office 260 South Beach Avenue (Old Greenwich)	178,896
Guardian Federal Savings and Loan Association 4425 Main Street Bridgeport 06608	—		2,261
Jefferson Federal Savings and Loan Association One West Main Street Meriden 06450	10	Cheshire Cheshire Office 218 Maple Avenue Cromwell Cromwell Office 534 Main Street Meriden East Side Office 852 East Main Street South Meriden Office 100 Main Street Middletown Middletown Office 15 Ward Street Milford Milford Office 1349 Boston Post Road New Haven Bella Vista Office 1321 Eastern Street Southington Southington Office Queen Street, Route 10 Wallingford Wallingford Office 64 South Main Street Yalesville Office 65 North Turnpike Road	469,761
New London Federal Savings and Loan Association 15 Masonic Street New London 06320	8	East Lyme Flanders Shopping Plaza Office Flanders Plaza Chesterfield Road Niantic Office 233 Main Street (Niantic) Essex Centerbrook Office 63 Main Street (Centerbrook) Groton Groton City Office 349 Mitchell Street	196,950

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
		Groton Town Office 799 Long Hill Road	
		Mystic Office Broadway and East Main Street (Mystic)	
		New London Ocean Avenue Office 458 Ocean Avenue	
		Waterford Waterford Office Boston Post Road at Clark Lane	
Northeast Savings, F.A. 50 State Street Hartford 06103	15	Bloomfield Bloomfield Office 18 Wintonbury Mall	4,028,042
		Copaco Mall Office Cottage Grove Road	
(Only branches located in State of Connecticut listed)		East Hartford Charter Oak Mall Office 940 Silver Lane	
		Farmington Farmington Office 222 Main Street	
		West Farms Mall Office 240 West Farms Mall	
		Glastonbury Griswold Mall Office 2846 Main Street	
		Hartford Park Street Office 617 Park Street	
		Manchester Manchester Parkade Office 324 Broad Street	
		Newington Newington Office Northwood Shopping Plaza 123 Lowrey Place	
		Simsbury Farmington Valley Mall Route 44 and 167	
		Simsbury Office 744 Hopmeadow Street	
		Stafford Stafford Springs Office 2 East Main Street (Stafford Springs)	
		West Hartford Elmwood Office 1105 New Britain Avenue (Elmwood)	
		West Hartford Office 966 Farmington Avenue	
		Wethersfield Wethersfield Office 46 Wells Road	

Name and location of main offices	Number of branches	Location of branches	Total assets (000) Dec. 31, 1984
Nutmeg Federal Savings and Loan Association North Street Shopping Center Danbury 06810	1	Danbury Nutmeg Square Office Nutmeg Square Shopping Center Newtown Road	32,780
Windsor Federal Savings and Loan Association 250 Broad Street Windsor 06095	3	Granby Granby Office 1 Bank Street Windsor Poquonock Office 1773 Poquonock Avenue (Poquonock) Wilson Office 258 Windsor Avenue (Wilson)	61,512

Total 16 Associations . . . . 74 Branches **Total Assets $6,395,391**

DIRECTORY
BRANCH OFFICES
State Banks and Trust Companies

Name and location of main offices	Number of branches	Location of branches
Amity Bank 128 Amity Road Woodbridge 06525	1	Branford Branford Office 620 West Main Street
Bank of New Haven 209 Church Street New Haven 06510	3	New Haven Annex Office 430 Forbes Avenue
		Whalley-Norton Office 395 Whalley Avenue
		Orange Orange Office 222 Boston Post Road
Bank of Stamford 45 Prospect Street Stamford 06904	. . .	
Chester Bank Main Street Chester 06412	2	Chester Water Street Office 20 Water Street
		East Haddam Nathan Hale Office Nathan Hale Shopping Center William & Palmer Road & Route 149 (Moodus)
Citizens Bank and Trust Company of Glastonbury 211 New London Turnpike Glastonbury 06033	5	Columbia Columbia Office Route 66
		Glastonbury Hebron Avenue Office 669 Hebron Avenue
		South Glastonbury Office 865 Main Street (South Glastonbury)
		Hebron Hebron Office Route 66
		Marlborough Marlborough Office Route 66
Citytrust 961 Main Street Bridgeport 06602	33	Bethel Bethel Office 146 Greenwood Avenue
		Bridgeport East Side Office 1071 East Main Street
		North End Office 2093 Main Street
		West Side Office 1460 State Street
		Brookfield Brookfield Office 802 Federal Road

Name and location of main offices	Number of branches	Location of branches
		Cheshire Cheshire Office 975 South Main Street
		Danbury Danbury Office 234 Main Street
		Stony Hill Office Route 6 and Payne Road
		Darien Darien Office 454 Boston Post Road and Old King's Highway, North
		Fairfield Fairfield Office 1401 Post Road
		Fairfield Woods Office 2272 Black Rock Turnpike
		Greenfield Hill Office 161 Hillside Road
		Greenwich Cos Cob Office Mill Pond Village 211 East Putnam Avenue (Cos Cob)
		Middlebury Middlebury Office 403 Middlebury Road
		Milford Milford Office 370 Boston Post Road
		Monroe Monroe Office 456 Monroe Turnpike
		Naugatuck Naugatuck Office 198 Meadow Street
		Newtown Newtown Office Church Hill and Commerce Roads
		Norwalk South Norwalk Office 50 Washington Street (South Norwalk)
		Washington Square Office 20 Washington Street (South Norwalk)
		Ridgefield Ridgefield Office 125 Danbury Road
		Shelton Shelton Square Office 860 Bridgeport Avenue
		Stamford Springdale Office 1066 Hope Street

Name and location of main offices	Number of branches	Location of branches
		Stratford Paradise Green Office 3226 Main Street Stratford Trust Office 2366 Main Street
		Trumbull Trumbull Office Town Hall Shopping Plaza Quality Street
		Waterbury Lakewood-Wolcott Office 1030 Wolcott Street at Lakewood Road Waterbury National Office 195 Grand Street Waterbury Plaza Office 252 Chase Avenue
		Watertown Watertown Office 712 Main Street
		Westport Greens Farms Office 1090 Post Road East
		Wilton Post Office Square Office Post Office Square Wilton Office 34 Danbury Road
Colonial Bank 81 West Main Street Waterbury 06720	62	Branford Branford Office 325 East Main Street
		Bridgewater Bridgewater Office Main Street
		Bristol Bristol Office 538 Middle Street
		Brookfield Brookfield Office Route 7
		Cheshire Cheshire Office 185 Highland Avenue
		Derby Derby Office 1 Thompson Place
		East Hartford East Hartford Office 403 Main Street
		East Haven East Haven Office 320 Main Street
		Farmington The Exchange Office 270 Farmington Avenue

Name and location of main offices	Number of branches	Location of branches
		Unionville Office 2 South Main Street (Unionville)
		Guilford
		Guilford Office 1099 Boston Post Road
		Hamden
		Hamden Office 2340 Dixwell Avenue
		State Street Office 1946 State Street
		Hartford
		Goodwin Park Office 2039 Broad Street
		Hartford Central Office 200 Trumbull Street
		Main Street Office 915 Main Street
		Pearl Street Office 90 Pearl Street
		Kent
		Kent Office Main Street
		Meriden
		Meriden East Office 652 East Main Street
		Meriden Mall Office 30 East Main Street
		Middlebury
		Middlebury Office 503 Middlebury Road
		Milford
		Milford Office 68 South Broad Street
		Naugatuck
		Naugatuck Office 275 Church Street
		New Haven
		Church Street Office 135 Church Street
		College Plaza Office 35 College Street
		Fair Haven Office 215 Grand Avenue
		Westville Office 838 Whalley Avenue
		Whitney Avenue Office 107 Whitney Avenue
		Wooster Square Office 673 Chapel Street

Name and location of main offices	Number of branches	Location of branches
		New Milford Candlewood Valley Office 2 Colonial Plaza
		Green Drive-in Office 49 Main Street
		New Milford Central Office 23 Main Street
		Newington Newington Office 260 Hartford Avenue
		North Haven North Haven Office 91 Washington Avenue
		Plainville East Street Office 48 East Street
		New Britain Avenue Office 167 New Britain Avenue
		West Main Street Office 62 West Main Street
		Sharon Sharon Office Gay Street
		Southbury Heritage Village Office Poverty Road
		Southbury Plaza Office 1 New Haven Road
		Thomaston Thomaston Office 155 Main Street
		Torrington Torrington East Office 1313 East Main Street
		Torrington Central Office 61 Main Street
		Torrington North Office 401 Main Street
		Trumbull Trumbull Office 955 White Plains Road
		Wallingford Wallingford North Office 938 North Colony Road
		Waterbury Colonial Plaza Office 95 Thomaston Avenue
		East End Office 64 Store Avenue
		Jefferson Square Office 1 Jefferson Square

Name and location of main offices	Number of branches	Location of branches
		Naugatuck Valley Mall Office 920 Wolcott Street
		North Square Office 232 North Elm Street
		Scott Road Office 2586 East Main Street
		Watertown Watertown Plaza Office 1171 Main Street
		West Hartford New Park Avenue Office 440 New Park Avenue
		West Hartford Center Office 55 South Main Street
		West Haven Baybrook Office 20 Ocean Avenue
		Orange Avenue Office 1150 Orange Avenue
		West Haven Office 531 Campbell Avenue
		Wethersfield Wethersfield Office 150 Silas Deane Highway
		Wolcott Wolcott Office 675 Wolcott Road
		Woodbury Woodbury Office 238 Main Street
		Cayman Island Cayman Island Office P.O. Box 500 Grand Cayman Island Cayman Island, BWI
Connecticut Community Bank 100 Mason Street Greenwich 06830	1	Greenwich West Putnam Office 271 West Putnam Avenue
Fidelity Trust Company 129 Atlantic Street Stamford 06904	8	Darien Darien Office 777 Post Road
		Stamford Bull's Head Office Junction High Ridge and Long Ridge Roads
		East Main Street Office 799 Main Street
		Motor Bank Office 5 Cold Spring Road
		Prospect Grove Office 116 Prospect Street
		Springdale Office 898 Hope Street

Name and location of main offices	Number of branches	Location of branches
		Summer-North Street 911 Summer Street
		Turn of River Office 891 High Ridge Road
Glastonbury Bank and Trust Company 2461 Main Street Glastonbury 06033	6	Colchester Colchester Office 16 Norwich Avenue
		East Hartford East Hartford Office 29 Main Street
		Glastonbury Eastern Boulevard Office 63 Eastern Boulevard
		Hebron Avenue Office 730 Hebron Avenue
		Portland Portland Office 255 Main Street
		Rocky Hill Silas Deane Office 38 Town Line Road
Home Bank and Trust Company 400 East Main Street Meriden 06450	9	Cheshire Cheshire Office 28 South Main Street
		North Cheshire Office 1289 Milldale Road
		Meriden Downtown Office 16 Colony Street
		West Side Office 540 West Main Street
		Middletown Middletown Office 111 Washington Street
		Norwich Norwich Office 725 Boswell Avenue
		Prospect Prospect Office Route 69, Waterbury-Prospect Road
		Rocky Hill Rocky Hill Office 1813 Silas Deane Highway
		Wallingford Wallingford Office 123 Quinnipiac Street
Housatonic Bank and Trust Company Division Street Ansonia 06401	. . .	
Independent Bank and Trust Company 676 Main Street Willimantic 06226	10	Killingly Danielson Office 884 Main Street (Danielson)

Name and location of main offices	Number of branches	Location of branches
		Killingly Office Routes 12, 101, and 52 (Dayville)
		Mansfield Eastbrook Mall Office 95 Storrs Road
		Mansfield Office 650 Middle Turnpike
		Storrs Office Dog Lane (Storrs)
		Norwich Franklin Square Office 196 Main Street
		Norwichtown Office 204 Sturtevant Street
		West Main Street Office 590 West Main Street
		Waterford Crystal Mall Office 850 Hartford Turnpike
		Windham Plaza Office 1589 West Main Street (Willimantic)
Jewett City Trust Company 28 Main Street Jewett City 06351	..	
Lafayette Bank and Trust Company 345 State Street Bridgeport 06601	9	Bridgeport Barnum Avenue Office 1640 Barnum Avenue
		Boston Avenue Office Boston and Noble Avenues
		Crossroads Mall Drive Up 975 Madison Avenue
		Crossroads Mall Office 303 State Street
		North End Office 975 Madison Avenue
		West End Office 1705 Fairfield Avenue
		Fairfield Fairfield Office 1643 Post Road
		Stratford Stratford Office 3272 Main Street
		Trumbull Trumbull Office Trumbull Shopping Park
The Landmark Bank One City Place Hartford 06103	..	

Name and location of main offices	Number of branches	Location of branches
Manchester State Bank 1041-1043 Main Street Manchester 06040	1	Manchester Manchester State Bank — Spencer Street Office 185 Spencer Street K-Mart Plaza Office
Merchants Bank and Trust Company 59 Wall Street Norwalk 06852	4	Danbury Danbury Office 108 Mill Plain Road Norwalk East Norwalk Office One Cemetery Road (East Norwalk) Motor Bank Isaac-Leonard Streets Westport Avenue Office 299 Westport Avenue
Meriden Trust and Safe-Deposit Company 1295 East Main Street Meriden 06450	2	Meriden East Main Office 1295 East Main Street Harbor Brook Office 100 Hanover Street
New Canaan Bank and Trust Company Elm Street New Canaan 06840	--	
New England Bank and Trust Company 9 Hazard Avenue Enfield 06082	3	East Windsor East Windsor Office 2 North Road (Warehouse Point) Ellington Ellington Office 4 West Road Somers Somers Office Route 190-Main Street
New Milford Bank and Trust Company 55 Main Street New Milford 06776	3	Kent Kent Office Main Street (Route 7) New Milford Northville Office Route 202 South Seven Office 186 Danbury Road
North American Bank and Trust Company 1131-1151 Stratford Avenue Stratford 06497	7	Bristol Bristol Office 888 Farmington Avenue Monroe Grand Union Shopping Plaza Office Route 111 Stratford Oronoque Office 4949 North Main Street Waterbury Meadow Street Drive-In Office 281 Meadow Street Waterbury Office 132 Grand Street

Name and location of main offices	Number of branches	Location of branches
		Wolcott Wolcott Office 1776 Meriden Road Wolcott Road Office 710 Wolcott Road
Old Saybrook Bank and Trust Company 20 Main Street Old Saybrook 06475	...	
Putnam Trust Company of Greenwich 10 Mason Street Greenwich 06831	6	Greenwich Banksville Office 1073 North Street Glenville Office Glen Plaza Shopping Center (Glenville) Greenwich Avenue Office 197 Greenwich Avenue Riverside Office Thruway Shopping Center (Riverside) Riverside Operations Office 1150 East Putnam Avenue (Riverside) West Putnam Avenue Office 500 West Putnam Avenue
Salisbury Bank and Trust Company Main Street Lakeville 06039	2	Salisbury Salisbury Office Main Street Sharon Sharon Office Low Road
Security Trust 44 Jerome Avenue Bloomfield 06002	4	Bloomfield Duncaster Office 40 Loeffler Road West Hartford Bishop's Corner Office 322 North Main Street Channel Plaza Office 132 Shield Street (Elmwood) Farmington/Boulevard Office 1245 Farmington Avenue
Seymour Trust Company 115 Main Street Seymour 06483	1	Oxford Oxford Office 256 Oxford Road
Simsbury Bank and Trust Company 760 Hopmeadow Street Simsbury 06070	5	Avon Avon Office 310 West Main Street Canton Canton Office Route 44 East Granby East Granby Office 58 Rainbow Road

Name and location of main offices	Number of branches	Location of branches
		Granby Granby Office 25 East Granby Road
		Simsbury West Simsbury Office 244 Farms Village Road (West Simsbury)
South Windsor Bank and Trust Company 1033 John Fitch Boulevard South Windsor 06074	4	East Windsor East Windsor Office Bassdale Shopping Plaza North Road
		Ellington Ellington Office Five-Corners Plaza Windsorville Road
		South Windsor Wapping Office Sullivan Avenue Shopping Center 959 Sullivan Avenue
		Vernon Vernon Office 30 Hartford Turnpike
Union Trust Company 300 Main Street Stamford 06901	59	Ansonia Ansonia Office 357 Main Street
		Bethel Bethel Office 159 Greenwood Avenue
		Branford Branford Office Laurel and Main Streets
		Bridgeport Bridgeport Office 180 Fairfield Avenue North Bridgeport Office 4637 Main Street
		Danbury Airport Office Sugar Hollow Road Commerce Park Office Route 6 and Eagle Road Danbury Office 210 Main Street Hayestown Office Danbury Shopping Center Mill Plain Office Mill Plain Road North Gate Office Federal and I-84
		Darien Darien Office 950 Post Road

Name and location of main offices	Number of branches	Location of branches
		Goodwives Plaza Office Goodwives Shopping Plaza
		Noroton Heights Office 310 Heights Road (Noroton Heights)
		Derby Derby Office Route 34
		Greenwich Glenville Office Glenville Road (Glenville)
		Greenwich Office One Lafayette Place
		Greenwich Plaza Office Greenwich Railroad Station
		Old Greenwich Office 190 South Beach Avenue (Old Greenwich)
		Groton Groton Office Caldor Shopping Center Kings Highway
		Hamden Hamden Office 1220 Dixwell Avenue
		Hamden Plaza Office Plaza Shopping Center 2100 Dixwell Avenue
		Madison Madison Office 600 Boston Post Road
		Milford Milford Office 215 Cherry Street
		New Canaan New Canaan Office 87 Main Street
		Park Street Drive-In Office 95 Park Street
		South Main Street Office 152 South Main Street
		New Haven Amity Office 71 Amity Road-Route 63
		George Street 270 George Street
		New Haven Executive Office Corner Church & Elm Streets
		New London Friendship Office 227 Willetts Avenue
		Winthrop Office Mariner Square

Name and location of main offices	Number of branches	Location of branches
		New Milford New Milford Office 189 Danbury Road
		Newtown Newtown Office 7 Queen Street
		North Haven North Haven Office 555 Washington Avenue
		Norwalk Norwalk Office 637 West Avenue
		Post Road Office Post Road and Richards Avenue
		Old Saybrook Old Saybrook Office Route 1 and Elm Street
		Redding Georgetown-Redding Office Old Mill Road (Georgetown)
		Ridgefield North Ridgefield Office 50 Danbury Road
		Ridgefield Office 368 Main Street
		Southbury Southbury Office Main Street and Union Square
		Stamford Champion Plaza Office Tresser Boulevard and Atlantic Street
		Elm Street Office 597 Elm Street
		Glenbrook Office Hope Street (Glenbrook)
		High Ridge Office High Ridge and Buxtum Farms Road
		Ridgeway Office Ridgeway Shopping Center
		Summer Street Office 600 Summer Street
		Washington Boulevard Office 868 Washington Boulevard
		West Main Street Office 1990 West Main Street
		Stonington Olde Mystic Village Office (Mystic)
		Trumbull Trumbull Office Hawley Lane Shopping Center

Name and location of main offices	Number of branches	Location of branches
		Wallingford North Colony Office 670 North Colony Road Wallingford Office 86 North Main Street
		West Haven West Haven Office 369 Main Street
		Westport Westport Office 48 Post Road East
		Wilton South Wilton Office 4 Danbury Road (South Wilton) Wilton Office Wilton Center
		Bahamas 50 Shirley Street P.O. Box 100 Nassau, Bahamas
United Bank and Trust Company 101 Pearl Street Hartford 06103	20	Bristol Bristol Office 200 Main Street Farmington Avenue Office 1232 Farmington Avenue Forestville Office 26 East Main Street (Forestville) Prospect Street Office 36 Prospect Street
		East Hartford East Hartford Office 577 Burnside Avenue
		East Windsor East Windsor Office Main Street (Broad Brook)
		Essex Essex Office 20 Main Street
		Hartford Albany Avenue Office 919 Albany Avenue Maple Avenue Office 790 Maple Avenue Plaza Office One American Row
		Middletown Middletown Office 524 South Main Street
		New Hartford New Hartford Office Main Street

Name and location of main offices	Number of branches	Location of branches
		Old Lyme Old Lyme Office Boston Post Road
		Portland Portland Office 269 Main Street
		Vernon Dart Hill Office 555 Talcotville Road
		Northeast Office Lafayette Square-Route 30 (Rockville)
		Vernon Circle Office Route 83
		West Hartford Bishop's Corner Office 2481 Albany Avenue
		West Hartford Office 125 LaSalle Road
		Windsor Windsor Office 494 Windsor Avenue
Valley Bank and Trust Company 189 State Street Bridgeport 06604	4	Bridgeport Brooklawn Office 630 Brooklawn Avenue
		Shelton Huntington Office Huntington Plaza
		Shelton Executive Office 100 Center Street
		Trumbull Trumbull Office 925 White Plains Road
Village Bank and Trust Company 25 Prospect Street Ridgefield 06877	--	
Westport Bank and Trust Company 87 Post Road East Westport 06881	5	Redding Georgetown Office 60 Redding Road (Georgetown)
		Weston Weston Office Weston Shopping Center
		Westport Drive-In 100 Post Road East
		Greens Farms Office 1111 Post Road East
		Saugatuck Office 50 Charles Street
Windsor Bank and Trust Company Old Windsor Mall Windsor 06095	1	Windsor Poquonock Office 2100 Poquonock Avenue

Total domestic branches 278

Total foreign branches 2

DIRECTORY
BRANCH OFFICES
Savings Banks

Name and location of main offices	Number of branches	Location of branches
Advest Bank 33 Lewis Street Hartford 06103	- -	
American Savings Bank 178 Main Street New Britain 06050	12	Avon Avon Office Old Farms Center Route 44 Glastonbury Glastonbury Office Glen Lochen Development Killingworth Killingworth Office Route 81 and Greenhill Road Mansfield Mansfield Office Eastbrook Mall New Britain Allen Plaza Office 252 Allen Street Brittany West Office Hartford Road West Main Office 655 West Main Street Newington Newington Office 1133 Main Street Plainville Plainville Office 121 East Main Street Simsbury Simsbury Office Drake Hill Mall 720 Hopmeadow Street West Hartford West Hartford Office South Main and Sedgwick Road Wethersfield Wethersfield Office 25 Wells Road
The Bank Mart 948 Main Street Bridgeport 06604	8	Bridgeport Beardsley Park Office 2574 East Main Street Madison Avenue Office 880 Madison Avenue Fairfield Black Rock Turnpike Office 3997 Black Rock Turnpike Circle Plaza Office 1240 Kings High Cutoff Stratford Oronoque Office 7365 Main Street

Name and location of main offices	Number of branches	Location of branches
		Paradise Green Office 3621 Main Street
		Stratford Dock Office Dock Shopping Center 955 Ferry Boulevard
		Trumbull Trumbull Office Westfield, Trumbull Shopping Park 5065 Main Street
The Banking Center 60 North Main Street Waterbury 06720	18	Bethel Bethel Office 2 Stoney Hill Road
		Bethel Center Office 98 Greenwood Avenue
		Bethlehem Bethlehem Office Main Street
		Brookfield Brookfield Office 247 Federal Road
		Cheshire Cheshire Office 311 Highland Avenue
		Newtown Newtown Office 79 South Main Street
		Prospect Prospect Office Prospect Road-Route 69
		Southbury Southbury Office 3-C Village Green Heritage Village
		Waterbury Colonial Plaza Office Thomaston Avenue Shopping Plaza
		Hopeville Office 100 Piedmont Street
		Mill Plain Office 281 Meriden Road
		Town Plot Office 761 Highland Avenue
		Valley Mall Office 800 Wolcott Street
		Waterbury Plaza Office 224 Chase Avenue
		Watertown Oakville Office 423 Main Street (Oakville)
		Straits Turnpike Office 628 Straits Turnpike

Name and location of main offices	Number of branches	Location of branches
		Wolcott Wolcott Office 815 Wolcott Road
		Woodbury Woodbury Office One Sherman Hill Road
Berlin Savings Bank 346 Main Street Kensington 06037	5	Berlin Ferndale Plaza Office 51 Chamberlain Highway (Kensington)
		Webster Mill Plaza Office 1 Webster Square Road
		Middlefield Coginchaug Office 484 Main Street
		Rocky Hill Cold Spring Plaza Office 945-C Cromwell Avenue
		Rocky Hill Office 1 Dividend Road
Branford Savings Bank 45 South Main Street Branford 06406	2	East Haven East Haven Office Routes 80 and 100
		North Branford North Branford Office Route 80
Bristol Savings Bank 150 Main Street Bristol 06010	5	Bristol Forestville Office 79½ Pine Street (Forestville)
		Plaza Office 647 Farmington Avenue
		Burlington Burlington Office "On the Green"
		Plainville Plainville Office 51 East Main Street
		Plymouth Terryville Office North Riverside Avenue (Terryville)
Brooklyn Savings Bank 145 Main Street Danielson 06239	1	Canterbury Canterbury Office Routes 14 and 169
Burritt InterFinancial Bancorp 267 Main Street New Britain 06050	7	Glastonbury Gideon Welles Office 119 Hebron Avenue
		New Britain Elam Slater Office Slater Road
		Old Copper Mine Office 392-394 South Main Street
		Newington Stoney Ridge Office 210 Hartford Avenue

Name and location of main offices	Number of branches	Location of branches
		Trolley Tressel Office 723 New Britain Avenue
		Rocky Hill Wether-Rock Office Town Line Road
		West Hartford Corbins Corner Office
Central Bank for Savings 43 East Main Street Meriden 06450	6	Durham Durham Office 152 Main Street
		Enfield Enfield Office 49 Hazard Avenue
		Mansfield Mansfield Office 596 Middle Turnpike
		Meriden Centennial Plaza Office West Main Street and Centennial Plaza
		East Main Office East Main & Gravel Street
		Meetinghouse Village Office Scott Street
Chelsea Groton Savings Bank Bank Square Mystic 06355	7	Groton Center Groton Office 1319 Gold Star Highway
		Priscilla Alden Office 904 Poquonnock Road
		North Stonington North Stonington Office Route 2
		Norwich Norwich Office 1 Franklin Square
		Norwichtown Mall Office 42 Town Street
		Sprague Sprague Office 156 Willimantic Road
		Stonington Pawcatuck Office 116 West Broad Street (Pawcatuck)
City Savings Bank of Meriden 14 West Main Street Meriden 06450	2	Meriden East Side Family Office 733 East Main Street
		Harbor Brook Office 100 Hanover Street
Collinsville Savings Society 136 Main Street Collinsville 06022	..	
Connecticut Savings Bank 47 Church Street New Haven 06510	16	Cheshire Cheshire Office 219 South Main Street

Name and location of main offices	Number of branches	Location of branches
		Clinton Clinton Office 77 West Main Street
		East Haven East Haven Office 10 Frontage Road
		Hamden Central Hamden Office 2427 Whitney Avenue Spring Glen Office 1655 Whitney Avenue
		Madison Madison Office 494 Old Toll Road
		New Haven Chapel Square Office 886 Chapel Street Foxon Office 391 Foxon Boulevard Grand/Ferry Office 222 Grand Avenue Orange/Audubon Office 356 Orange Street Whalley/Norton Office 388 Whalley Avenue
		North Branford Northford Office 1409 Middletown Avenue (Northford)
		North Haven North Haven Office 80 Washington Avenue
		Orange Orange Office 88 Boston Post Road
		West Haven West Haven Office 574 Campbell Avenue
		Woodbridge Woodbridge Office 260 Amity Road
Derby Savings Bank One Elizabeth Street Derby 06418	5	Derby East Derby Office 435 New Haven Avenue
		Seymour Seymour Office 15 New Haven Road
		Shelton Huntington Office 506 Shelton Avenue (Huntington) Shelton Office 502 Howe Avenue White Hills Office Route 110 and Maple Avenue

Name and location of main offices	Number of branches	Location of branches
Dime Savings Bank of Norwich 33 Broadway Street Norwich 06360	3	Ledyard Ledyard Office 758 Colonel Ledyard Highway
		Norwich Ames Office Salem Turnpike, Route 82
		Taftville Office 630 Norwich Avenue Route 97 (Taftville)
Dime Savings Bank of Wallingford 2 North Main Street Wallingford 06492	5	Cheshire Cheshire Office 595 Highland Avenue
		North Haven Montowese Office 47 Middletown Avenue
		Washington Avenue Office 90 Washington Avenue
		Wallingford East Side Office 841 East Center Street
		Turnpike Office 7 North Turnpike Road
Essex Savings Bank 17 Main Street Essex 06426	2	Old Lyme Old Lyme Office Routes 156 and 51
		Old Saybrook Old Saybrook Office 155 Main Street
Fairfield County Savings Bank 67 Wall Street Norwalk 06852	4	Norwalk Broad River Office 121 New Canaan Avenue
		Cranbury Office 26 Chestnut Hill Road
		Rowayton Office Rowayton Avenue and McKinley Street
		West Norwalk Office 707 Connecticut Avenue
Farmers and Mechanics Savings Bank 225 South Main Street Middletown 06457	10	Colchester Colchester Office 25 Norwich Avenue
		Cromwell Cromwell Main Office 327 Main Street
		Cromwell Square Office 61 Shunpike Road
		East Hampton East Hampton Office 8 East High Street
		Haddam Haddam Office Route 9A Higganum Center

Name and location of main offices	Number of branches	Location of branches
		Middletown Main Street Office 225 Main Street Middletown Park Office 333 Industrial Park Road Middletown Shopping Plaza Office 846 Washington Street South Farms Office 200 Main Street Extension
		Montville Montville Office Midway Shopping Center Route 32
Farmington Savings Bank 32 Main Street Farmington 06032	3	Farmington Unionville Office Farmington Avenue (Unionville) Westwoods Office Routes 6 and 177
		West Hartford Westfarms Mall Office Westfarms Mall
Gateway Bank 50 North Main Street South Norwalk 06856	18	Brookfield Brookfield Office 797 Federal Road Brookfield Plaza Office 782 Federal Road Caldor Plaza Office Caldor Shopping Center Route 7
		Danbury Executive Tower Office 30 Main Street North Main Street Office 330 North Main Street
		Darien Darien Office Sedgewick Avenue and Old Kings Highway Noroton Heights Office 340 Heights Road (Noroton)
		Fairfield Fairfield Office 1890 Bronson Road
		Newtown Newtown Office 30 Church Hill Road
		Norwalk East Norwalk Office 93 Winfield Street Main Street Office 220 Main Street Strawberry Hill Office 420 Westport Avenue

Name and location of main offices	Number of branches	Location of branches
		Stamford Bank Street Office 65 Bank Street Glenbrook Office 275 Hope Street Ridgeway Office 2284 Summer Street Shippan Office 417 Shippan Avenue
		Westport Westport Office 980 Post Road East
		Wilton Wilton Office 239 Danbury Road
Guilford Savings Banks 1 Park Street Guilford 06437	1	Guilford Guilford Plaza Office 625 Boston Post Road
Jewett City Savings Bank 111 Main Street Jewett City 06351	2	Brooklyn Brooklyn Office Route 6 and Brickyard Road
		Plainfield Central Village Office Route 12 (Central Village)
Liberty Bank for Savings 315 Main Street Middletown 06457	15	Cromwell Cromwell Office 2 Willowbrook Road
		East Hampton East Hampton Office 2 West High Street
		East Lyme East Lyme Office Flanders Road
		Haddam Haddam Office Bridge Street
		Mansfield Park Springs Office Storrs Road
		Marlborough Marlborough Office Route 66
		Middletown Metro Square Office Metro Square Plaza Pameacha Office South Main Street Washington Plaza Office Washington Plaza
		Old Saybrook Old Saybrook Office Main Street

Name and location of main offices	Number of branches	Location of branches
		Portland Portland Office Main Street
		gton Mystic Office Olde Mistick Village
		Waterford Quaker Hill Office Route 32 (Quaker Hill)
		Waterford Office Boston Post Road
		Windham Willimantic Office Main Street (Willimantic)
Litchfield Bancorp Wall Street Litchfield 06759	4	Litchfield Big Value Office Route 202 Main Street (Bantam)
		Crutch and MacDonald Office Corner West and South Streets
		Salisbury Lakeville Office (Lakeville)
		Washington Washington Depot Office Bryan Memorial (Washington Depot)
Mechanics Savings Bank 80 Pearl Street Hartford 06103	11	Avon Avon Office 21 West Main Street
		Bloomfield Bloomfield Office 275 Cottage Grove Road
		COPACO Office 335 Cottage Grove Road (Within COPACO Supermarket)
		East Hartford East Hartford Office 1491 Silver Lane
		Hartford Farmington Avenue Office 202 Farmington Avenue
		Park Street Office Park Street at Lawrence Street
		West Hartford Bishop's Corner Office 722 North Main Street
		Elmwood Office 1126 New Britain Avenue
		West Hartford Office 124 LaSalle Road
		Wethersfield Wethersfield Office 1063 Silas Deane Highway

Name and location of main offices	Number of branches	Location of branches
		Windsor Windsor Office 156 Broad Street
Milford Savings Bank 33 Broad Street Milford 06461	1	Milford Woodmont Office 259 Merwin Avenue
Moodus Savings Bank W. I. Palmer Road Moodus 06469	. .	
Naugatuck Savings Bank 251 Church Street Naugatuck 06771	3	Middlebury Middlebury Office 564 Middlebury Road
		Naugatuck Plaza Office Mountview Shopping Plaza 727 Rubber Avenue
		Oxford Oxford Office 35 Old State Road
New England Savings Bank 65 Eugene O'Neill Drive New London 06320	13	Clinton Clinton Office East Main Street
		Deep River Deep River Office 141 Main Street
		East Lyme Niantic Office 43 Pennsylvania Avenue (Niantic)
		Groton Mystic Office 2 Denison Avenue (Mystic)
		Ledyard Gales Ferry Office Route 12 (Gales Ferry)
		Montville Montville Office 221 Norwich-New London Turnpike (Uncasville)
		New London New London Shopping Center Office 326-328 Bridge Approach
		Ocean Avenue Office 450 Ocean Avenue
		Water Street Office Water Street
		Old Lyme Old Lyme Office Old Lyme Shopping Center
		Plainfield Plainfield Office 16 Railroad Avenue
		Stonington Pawcatuck Office 46 West Broad Street (Pawcatuck)

Name and location of main offices	Number of branches	Location of branches
		Waterford Waterford Office 54 Boston Post Road
New Haven Savings Bank 195 Church Street New Haven 06502	16	East Haven East Haven Office 245 Main Street Frontage Road Office 50 Frontage Road Hamden Hamden Office 1248 Dixwell Avenue Mount Carmel Office 2856 Whitney Avenue Whitneyville Office 1230 Whitney Avenue Madison Madison Office 724 Boston Post Road New Haven Fair Haven Office 201 Grand Avenue Temple Street Office 60 Temple Street Westville Office 36 Fountain Street North Branford North Branford Office 2364 Foxon Road North Haven North Haven Office 110 Washington Avenue Orange Orange Office 34 Old Tavern Road Seymour Seymour Office Seymour Plaza West Haven Baybrook Office Baybrook Shopping Center West Haven Office [illegible] Main Street Woodbridge Woodbridge Office [illegible] Road
New Milford Savings Bank 19 Main Street New Milford 06776	[illegible]	Bridgewater Bridgewater Office [illegible] [illegible] [illegible] Office [illegible]

Name and location of main offices	Number of branches	Location of branches
		Canaan Canaan Office Main Street and Granite Avenue
		Kent Kent Office Bridge Street
		Morris Morris Office Routes 109 and 63
		New Fairfield New Fairfield Office Routes 37 and 39
		New Milford Boardman Terrace Office 53 Main Street
		Sharon Sharon Office Sharon Shopping Center-Route 41
		Sherman Sherman Office Routes 37 and 39
		Washington New Preston Office Routes 202 and 45 (New Preston)
Newtown Savings Bank 39 Main Street Newtown 06470	2	Bethel Bethel Office 106 Greenwood Avenue
		Southbury Southbury Office 200 Main Street South
Northwest Bank for Savings 86 Main Street Winsted 06098	3	Avon Avon Office 20 West Main Street
		West Avon Office 395 West Avon Road
		New Hartford New Hartford Office Foothills Plaza-Route 44
Norwalk Savings Society 48 Wall Street Norwalk 06852	5	Bethel Bethel Office Grassy Plain Street
		Norwalk Caldor Plaza Office Main Avenue
		Westport Avenue Office 578 Westport Avenue
		Redding Georgetown Office Georgetown Shopping Plaza Routes 7 and 107 (Georgetown)
		Wilton Wilton Office 117 Old Ridgefield Road

Name and location of main offices	Number of branches	Location of branches
Norwich Savings Society 4 Broadway Norwich 06361	10	Colchester Colchester Office Colchester Shopping Plaza
		Ledyard Ledyard Office Corner Route 12 and King's Highway (Gales Ferry)
		Lisbon Lisbon Office Better Val-U Super Market
		Mansfield Mansfield Office Route 195
		Montville Montville Office Route 32
		Norwich Norwichtown Office Meadows Shopping Center
		Taftville-Greenville Office A & P Shopping Center One Norwich Avenue
		West Main Office Marcus Plaza Shopping Center
		Plainfield Plainfield Office Better Val-U Super Market
		Stonington Mystic Office Route 27 and Jerry Brown Road (Mystic)
People's Bank 899 Main Street Bridgeport 06602	62	Bethel Bethel Office 293 Greenwood Avenue
		Bridgeport Arcade Office 1005 Main Street
		Boston Avenue Office 58 Boston Avenue
		Boston at Success Office 1955 Boston Avenue
		Brookside Office 4551 Main Street
		Crossroads Mall Office 303 State Street
		East Side Office 605 Barnum Avenue
		Madison Avenue Office 1089 Madison Avenue
		North and Park Office 1728 Park Avenue
		Pathmark Office 4425 Main Street

Name and location of main offices	Number of branches	Location of branches
		Brookfield Brookfield Office Route 7
		Canaan Canaan Office Main Street
		Danbury Shelter Rock Office 204 Shelter Rock Road
		Darien Darien Office Goodwives Shopping Center 25 Old Kings Highway North
		Noroton Heights Office 72 Edgerton Street (Noroton Heights)
		East Hartford East Hartford Office 1166 Burnside Avenue
		Enfield Enfield Mall Office 25 Hazard Avenue
		Fairfield Black Rock Turnpike Office 1940 Black Rock Turnpike
		Fairfield Office 837 Post Road
		Southport Office 226 Main Street (Southport)
		Stratfield Office 1237 Stratfield Road
		Glastonbury Glastonbury Office Fox Run Mall 3 Welles Street
		Greenwich Greenwich Office 410 Greenwich Avenue
		Old Greenwich Office 146 Sound Beach Avenue
		Pickwick Plaza Office 3 Pickwick Plaza
		Riverside Office 1155 East Putnam Avenue (Riverside)
		Hamden Hamden Plaza Office 2100 Dixwell Avenue
		Hartford Financial Plaza Office 1 Financial Plaza
		Franklin Avenue Office 288 Franklin Avenue
		Parkville Office 1700 Park Street

Name and location of main offices | **Number of branches** | **Location of branches**

Milford
  Milford Office
  190 South Broad Street

Monroe
  Monroe Office
  Route 111

  Stepney Office
  435 Main Street

New Canaan
  New Canaan Office
  116 Main Street

New Haven
  Amity Shopping Center Office
  156 Amity Road

  New Haven Green Office
  950 Chapel Street

Orange
  Orange Office
  653 Orange Center Road

  Post Road Orange Office
  532 Boston Post Road

Simsbury
  Farmington Valley Office
  Route 44

  Simsbury Office
  1195 Hopmeadow Street

Southbury
  Southbury Office
  61 Southbury Plaza

Stamford
  Bedford Street Office
  120 Bedford Street

  High Ridge Office
  945 High Ridge Road

  Hope Street Office
  324 Hope Street

  Shippan Office
  328 Shippan Avenue

  Stamford Town Center
  100 Greyrock Place

  Summer Street Office
  2586 Summer Street

Stratford
  Paradise Green Office
  3375 Main Street

  Ryder's Landing Office
  88 Ryders Lane

  Stratford Office
  2772 Main Street

Trumbull
  Hawley Lane Office
  100 Hawley Lane

Name and location of main offices	Number of branches	Location of branches
		Trumbull Office Main and Quality Streets
		Vernon Rockville Office 38 East Main Street (Rockville)
		Vernon Central Office 551 Talcottville Road
		Vernon Circle Office Tri-City Plaza
		West Hartford West Hartford Center Office 31 South Main Street
		West Hartford-Farmington Avenue Office 1232 Farmington Avenue
		West Haven West Shore Office Savin Rock Parkade 274 Captain Thomas Boulevard
		Westport Greens Farms Office Post Road and Bulkley Avenue (Greens Farm)
		Norwalk/Westport Office 401 Post Road West
		Westport Office 371 Post Road East
		Wilton Wilton Office 31 Danbury Road
People's Savings Bank of New Britain 123 Broad Street New Britain 06053	2	New Britain Columbus Plaza Office 150 Columbus Boulevard
		Newbrite Plaza Office 90 East Main Street
Putnam Savings Bank 40 Main Street Putnam 06260	1	Pomfret Pomfret Office Route 101 Pomfret Center
Ridgefield Savings Bank 374 Main Street Ridgefield 06877	3	Redding West Redding Office Simpaug Turnpike (West Redding)
		Ridgefield Branchville Office Route 7 (Branchville)
		Northside Office Route 7
Savings Bank of Ansonia 211 Main Street Ansonia 06401	5	Ansonia Main Office 165 Main Street
		Beacon Falls Beacon Falls Office 127 South Main Street

Name and location of main offices	Number of branches	Location of branches
		Seymour Seymour Office 11 Klarides Village
		Shelton Shelton Office 320 Coram Avenue
		Shelton Square Office 900 Bridgeport Avenue
Savings Bank of Danbury 220 Main Street Danbury 06810	1	Danbury Uptown Office 12 Hayestown Avenue
Savings Bank of Manchester 923 Main Street Manchester 06040	13	Andover Andover Office Route 6
		Ashford Ashford Office Junction Routes 44 and 74
		Bolton Bolton Notch Office Route 44A
		Eastford The Express Bank Eastford Center
		East Hartford Burnside Office 700 Burnside Avenue
		Putnam Bridge Plaza Office 1 Main Street
		Manchester Autobank Office 241 West Middle Turnpike
		Burr Corner Office 1187 Tolland Turnpike
		East Center Street Office 285 East Center Street
		Hartford Road Office 469 Hartford Road
		North End Office 240 North Main Street
		Spencer Street Office 238 Spencer Street
		South Windsor South Windsor Office 973 Sullivan Avenue
Savings Bank of Rockville 25 Park Street Rockville 06066	13	Somers Somers Office Playhouse Plaza Main Street
		Vernon Lafayette Office Lafayette Square 87 East Street (Rockville)
		Vernon Circle Office Route 83 and Pitkin Road

Name and location of main offices	Number of branches	Location of branches
Society for Savings 31 Pratt Street Hartford 06101	27	Avon Avon Office 394 West Main Street
		Barkhamsted Barkhamsted Office King's Plaza Shopping Center Route 44
		Bloomfield Bloomfield Office 1 Wintonbury Mall
		Colchester Colchester Office 36 South Main Street
		East Hartford East Hartford Office 1111 Main Street
		Silver Lane Office Charter Oak Mall 934 Silver Lane
		East Windsor Warehouse Point Office 90 Bridge Street (Warehouse Point)
		Ellington Ellington Office 8 Church Street
		Enfield Enfield Office 800 Enfield Street
		Glastonbury Glastonbury Office 140 Hebron Avenue
		Greenwich Greenwich Office 125 Greenwich Avenue
		Hartford Barry Square Office 673 Maple Avenue
		Blue Hills Office 649 Blue Hills Avenue
		Franklin Avenue Office 568 Franklin Avenue
		Monroe Monroe Office 590 Main Street (Stepney)
		Newington Newington Office 155 Lowrey Place
		Old Saybrook Old Saybrook Office 665 Boston Post Road
		Shelton Huntington Office 28 Huntington Street (Shelton)

Name and location of main offices	Number of branches	Location of branches
		Simsbury Simsbury Office 741 Hopmeadow Street South Windsor South Windsor Office 1765 Ellington Road West Hartford Bishops Corner Office 342 North Main Street Farmington Avenue Office 672 Farmington Avenue Prospect Plaza Office 20 Kane Street West Hartford Office 1010 Farmington Avenue Wethersfield Jordan Lane Office 1400 Berlin Turnpike Wethersfield Office 1221 Silas Deane Highway Windsor Windsor Office 578 Windsor Avenue
Southington Savings Bank 121 Main Street Southington 06489	2	Southington Queen Corner Office 900 Queen Street South End Office 921 Meriden Waterbury Road
Stafford Savings Bank 12 Furnace Avenue Stafford Springs 06076	1	Stafford Shoppers Plaza Office Stafford Shoppers Plaza Route 190
Stamford Savings Bank 160 Atlantic Street Stamford 06904	5	Darien Darien Office 19 Corbin Drive Greenwich Greenwich Office 59 Mason Street Stamford North Stamford Office 1042 High Ridge Road Springdale Branch 1110 Hope Street Summer Street Office 2950 Summer Street
Suffield Savings Bank 66 North Street Suffield 06078	3	Enfield Enfield Senco Office Hazard Avenue Windsor Locks Airport Center Branch Corporate Landing 6 National Drive

Name and location of main offices	Number of branches	Location of branches
		Dexter Plaza Office 24 Dexter Plaza
Thomaston Savings Bank 140 Main Street Thomaston 06787	3	Harwinton Harwinton Office Route 118
		Plymouth Terryville Office 103 Main Street (Terryville)
		Watertown Watertown Office 565 Main Street
Torrington Savings Bank 129 Main Street Torrington 06791	4	Burlington Burlington Office Covey Road
		Canaan Falls Village Office Corner Routes 7 and 126 (Falls Village)
		Goshen Goshen Office Route 4
		Torrington North Office 635 Main Street
Union Savings Bank of Danbury 226 Main Street Danbury 06813	4	Brookfield Brookfield Office Caldor Shopping Center
		Danbury Barnum Office North Street
		Mill Plain Office Mill Plain Road
		New Fairfield New Fairfield Office Route 39
Willimantic Savings Institute 803 Main Street Willimantic 06226	3	Franklin Franklin Office Route 87 & Route 23
		Hebron Hebron Office Route 66
		Lebanon Lebanon Office Route 207
Winsted Savings Bank 654 Main Street Winsted 06098	2	East Granby East Granby Office 8 School Street
		Granby Granby Office 35 Hartford Avenue

Total branches 379

DIRECTORY
BRANCH OFFICES
State Supervised Savings and Loan Associations

Name and location of main offices	Number of branches	Location of branches
American Bank of Connecticut 2 West Main Street Waterbury 06720	8	Middlebury Middlebury Office 400 Middlebury Road
		Seymour Seymour Office Bank Street at Klarides Village
		Waterbury Colonial Plaza Office 153 Thomaston Avenue
		East Mountain Office 1030 Hamilton Avenue
		Mall Area Office 835 Wolcott Street
		Robinwood Office 1277 West Main Street
		Watertown Watertown Office 1247 Main Street
		Woodbury Woodbury Office Main Street South
The Bank of Hartford, Inc., SA 108 Farmington Avenue Hartford 06105	6	Avon Avon Office Caldor Shopping Center 255 West Main Street
		Bloomfield Bloomfield Office 38E. Tunxis Avenue
		Hartford Franklin Avenue Office 324 Franklin Avenue
		Civic Center Office One Civic Center
		Rocky Hill Rocky Hill Office 53 New Britain Avenue
		West Hartford Park Road Office 75 Park Road
Cargill Bank of Connecticut 249 Kennedy Drive Putnam 06260	2	Putnam Providence Street Office 143 Providence Street
		Thompson Quinebaug Office Route 131 (Quinebaug)
Connecticut Savings and Loan Association 96 Pratt Street Hartford 06115	-0-	

Name and location of main offices	Number of branches	Location of branches
Danbury Savings and Loan Association 158 Main Street Danbury 06810	8	Bethel Bethel Office 45 Grassy Plain Street
		Danbury Commerce Plaza Office 71 Newtown Road
		Mill Plain Office 36 Mill Plain Road
		New England Plaza Office 345 Main Street
		New Fairfield New Fairfield Office Fairwood Square Shopping Center
		New Milford New Milford Office Corner of Bridge and Main Street
		Newtown Newtown Office 2 Queen Street
		Ridgefield Ridgefield Office Prospect Street
Eastern Savings and Loan Association 257 Main Street Norwich 06360	2	Griswold Jewett City Office 1 Slater Avenue
		Norwich West Side Office 666 West Main Street
The Farmington Valley Savings and Loan Association 781 Farmington Avenue Farmington 06032	2	Avon Avon Office 43 West Main Street
		Plainville Plainville Office 240 East Street
First New London Savings and Loan Association 61 Bank Street New London 06320	–	
Heritage Savings and Loan Association 1007 Main Street Manchester 06040	11	Coventry Coventry Branch Office Route 31 and Stonehouse Road
		East Haven East Haven Office 205 Main Street
		Glastonbury Moneymarket Office Frank's Supermarket Welles Street
		Hamden Hamden Office 2845 Dixwell Avenue
		Manchester K Mart Plaza Office Spencer Street

Name and location of main offices	Number of branches	Location of branches
		North Main Office 23 Main Street
		Milford Milford Office 123 Cherry Street
		New Haven New Haven Division Headquarters Office 209 Orange Street
		South Windsor South Windsor Office 25 Oakland Road
		Tolland Tolland Office Route 195
		West Haven West Haven Office 636 Campbell Avenue
Naugatuck Valley Savings and Loan Association 21 Maple Street Naugatuck 06770	2	Naugatuck Church Street Office 333 Church Street
		East Side Office 1007 New Haven Road
Permanent Savings 61 Colony Street Meriden 06450	9	Bridgeport Bridgeport Office 215 State Street
		Guilford Guilford Office 1031 Boston Post Road
		Meriden East Side Office East Main at Clinton Street
		Milford Milford Office 67 Turnpike Square
		New Haven New Haven Office 124 Temple Street
		North Haven North Haven Office 127 Washington Avenue
		Orange Orange Office 185 Boston Post Road
		Trumbull Town Hall Plaza Office 46 Quality Street
		Wallingford Wallingford Office North Colony Road at Ives Road
Savings and Loan Association of Southington 132 Main Street Southington 06489	--	

Name and location of main offices	Number of branches	Location of branches
Security Savings and Loan Association 357 Bank Street Waterbury 06722	3	Waterbury East End Office 63 Meriden Road Town Plot Office 630 Highland Avenue Wolcott Wolcott Office 826 Wolcott Road
Sentry Savings and Loan Association One Landmark Square Suite 611 Stamford 06901	..	
Shelton Savings and Loan Association 427 Howe Avenue Shelton 06484	1	Ansonia Ansonia Mall Office 314 Main Street
Windsor Locks Savings and Loan Association Dexter Shopping Center Windsor Locks 06096	..	

Total branches 54

STATE BANKS AND TRUST COMPANIES, NATIONAL BANKS, MUTUAL SAVINGS BANKS, FEDERAL SAVINGS BANKS, SAVINGS AND LOAN ASSOCIATIONS, AND FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Arranged by Cities and Towns

Institutions under the supervision of the Department of Banking are recorded in bold face type.

ALLINGTOWN
See West Haven

ANDOVER
Savings Bank of Manchester
Branch Office

ANSONIA
Housatonic Bank and Trust Company
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, N.A., Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Savings Bank of Ansonia
Main Office
Branch Office
Shelton Savings and Loan Association
Branch Office

ASHFORD
Savings Bank of Manchester
Branch Office

AVON
Simsbury Bank and Trust Company
Branch Office
Connecticut Bank and Trust Company, N.A., Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
American Savings Bank, New Britain
Branch Office
Mechanics Savings Bank, Hartford
Branch Office
Northwest Bank for Savings, Winsted
Two Branch Offices
Society for Savings, Hartford
Branch Office
The Bank of Hartford, Inc., SA
Branch Office
Farmington Valley Savings and Loan Association
Branch Office

BANTAM
See Litchfield

BARKHAMSTED
Society for Savings, Hartford
Branch Office

BEACON FALLS
Savings Bank of Ansonia
Branch Office

BERLIN
Connecticut National Bank, Hartford
Branch Office
New Britain National Bank
Two Branch Offices (Kensington)
Berlin Savings Bank
Main Office (Kensington)
Branch Office
Branch Office (Kensington)

BETHANY
Connecticut Bank and Trust Company, N.A., Hartford
Branch Office

BETHEL
Citytrust, Bridgeport
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
The Banking Center, Waterbury
Two Branch Offices
Newtown Savings Bank
Branch Office
Norwalk Savings Society
Branch Office
People's Bank, Bridgeport
Branch Office
Danbury Savings and Loan Association
Branch Office

BETHLEHEM
Connecticut Bank and Trust Company, N.A., Hartford
Branch Office
The Banking Center, Waterbury
Branch Office

BLOOMFIELD
Security Trust
Main Office
Branch Office
Connecticut Bank and Trust Company, N.A., Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office

Mechanics Savings Bank, Hartford
Two Branch Offices
Society for Savings, Hartford
Branch Office
The Bank of Hartford, Inc., SA
Branch Office
Northeast Savings F.A.,
Two Branch Offices

BOLTON
Savings Bank of Manchester
Branch Office

BRANCHVILLE
See Ridgefield

BRANFORD
Amity Bank, Woodbridge
Branch Office
Colonial Bank, Waterbury
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Branford Savings Bank
First Federal Bank of CT, New Haven
Branch Office

BRIDGEPORT
Citytrust
Main Office
Three Branch Offices
Lafayette Bank and Trust Company
Main Office
Six Branch Offices
Union Trust Company, Stamford
Two Branch Offices
Valley Bank and Trust Company
Main Office
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Six Branch Offices
Connecticut National Bank, Hartford
Nine Branch Offices
The Bank Mart
Main Office
Two Branch Offices
People's Bank
Main Office
Nine Branch Offices
First Federal Bank of CT, New Haven
Two Branch Offices
Mechanics and Farmers Savings Bank, FSB
Main Office
Two Branch Offices
Permanent Savings, Meriden
Branch Office
Community Federal Savings and Loan
Association
Main Office
Branch Office
Guardian Federal Savings and Loan
Association

BRIDGEWATER
Colonial Bank, Waterbury
Branch Office
New Milford Savings Bank
Branch Office

BRISTOL
Colonial Bank, Waterbury
Branch Office
North American Bank and Trust
Company, Stratford
Branch Office
United Bank and Trust Company,
Hartford
Three Branch Offices
Branch Office (Forestville)
Connecticut Bank and Trust Company,
NA, Hartford
Three Branch Offices
Connecticut National Bank, Hartford
Two Branch Offices
Branch Office (Forestville)
Bristol Savings Bank
Main Office
Branch Office
Branch Office (Forestville)
Bristol Federal Savings Bank
Main Office
Branch Office

BROAD BROOK
See East Windsor

BROOKFIELD
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
The Banking Center, Waterbury
Branch Office
Gateway Bank, South Norwalk
Three Branch Offices
New Milford Savings Bank
Branch Office
People's Bank, Bridgeport
Branch Office
Union Savings Bank of Danbury
Branch Office
First Federal Savings Bank, Norwalk
Branch Office

BROOKLYN
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Jewett City Savings Bank
Branch Office

BURLINGTON
Bristol Savings Bank
Branch Office
Torrington Savings Bank
Branch Office

BYRAM
See Greenwich

CANAAN
National Iron Bank, Salisbury
Branch Office
New Milford Savings Bank
Branch Office
People's Bank, Bridgeport
Branch Office
Torrington Savings Bank
Branch Office (Falls Village)

CANTERBURY
Brooklyn Savings Bank, Danielson
Branch Office

CANTON
Simsbury Bank and Trust Company
Branch Office
Collinsville Savings Society (Collinsville)
First Federal Savings and Loan
Association of Torrington
Branch Office

CENTERBROOK
See Essex

CENTRAL VILLAGE
See Plainfield

CHESHIRE
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury
Branch Office
Home Bank and Trust Company,
Meriden
Two Branch Offices
The Banking Center, Waterbury
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
Dime Savings Bank of Wallingford
Branch Office
First Federal Bank of CT, New Haven
Branch Office
Jefferson Federal Savings and Loan
Association, Meriden
Branch Office

CHESTER
Chester Bank
Main Office
Branch Office

CLINTON
Connecticut Bank and Trust Company,
NA, Hartford
Two Branch Offices
Connecticut Savings Bank, New Haven
Branch Office
New England Savings Bank,
New London
Branch Office
First Federal Savings, Madison
Two Branch Offices

COLCHESTER
Glastonbury Bank and Trust Company
Branch Office
Connecticut National Bank, Hartford
Branch Office
Farmers and Mechanics Savings Bank,
Middletown
Branch Office
Norwich Savings Society
Branch Office
Society for Savings, Hartford
Branch Office

COLLINSVILLE
See Canton

COLUMBIA
Citizens Bank and Trust Company of
Glastonbury
Branch Office

CORNWALL
National Iron Bank, Salisbury
Branch Office

COS COB
See Greenwich

COVENTRY
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Tolland Bank, FSB
Branch Office
Heritage Savings and Loan Association,
Manchester
Branch Office

CROMWELL
American National Bank, Hamden
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Farmers and Mechanics Savings Bank,
Middletown
Two Branch Offices
Liberty Bank for Savings, Middletown
Branch Office
Jefferson Federal Savings and Loan
Association, Meriden
Branch Office

DANBURY
Citytrust, Bridgeport
Two Branch Offices
Merchants Bank and Trust Company,
Norwalk
Branch Office
Union Trust Company, Stamford
Six Branch Offices

Connecticut Bank and Trust Company,
NA, Hartford
Three Branch Offices
Connecticut National Bank, Hartford
Two Branch Offices
Gateway Bank, South Norwalk
Two Branch Offices
Savings Bank of Danbury
Main Office
Branch Office
People's Bank, Bridgeport
Branch Office
Union Savings Bank of Danbury
Main Office
Two Branch Offices
Mechanics and Farmers Savings Bank,
FSB, Bridgeport
Branch Office
Danbury Savings and Loan Association
Main Office
Three Branch Offices
Nutmeg Federal Savings and Loan
Association
Main Office
Branch Office

DANIELSON

See Killingly

DAYVILLE

See Killingly

DARIEN

Citytrust, Bridgeport
Branch Office
Fidelity Trust Company, Stamford
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Branch Office (Noroton Heights)
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Gateway Bank, South Norwalk
Branch Office
Branch Office (Noroton)
People's Bank, Bridgeport
Branch Office
Branch Office (Noroton Heights)
Stamford Savings Bank
Branch Office
First Federal Bank of CT, New Haven
Branch Office
Mechanics and Farmers Savings Bank,
FSB, Bridgeport
Branch Office

DEEP RIVER

Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
New England Savings Bank, New London
Branch Office

DERBY

Colonial Bank, Waterbury
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Derby Savings Bank
Main Office
Branch Office
First Federal Bank of CT, New Haven
Branch Office

DEVON

See Milford

DURHAM

Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Central Bank for Savings, Meriden
Branch Office
First Federal Savings, Madison
Branch Office

EASTFORD

Savings Bank of Manchester
Branch Office

EAST GRANBY

Simsbury Bank and Trust Company
Branch Office
Northern Connecticut National Bank ·
Windsor Locks
Branch Office
Winsted Savings Bank
Branch Office

EAST HADDAM

Chester Bank
Branch Office (Moodus)
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Moodus Savings Bank

EAST HAMPTON

Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Farmers and Mechanics Savings Bank,
Middletown
Branch Office
Liberty Bank for Savings, Middletown
Branch Office

EAST HARTFORD

Colonial Bank, Waterbury
Branch Office
Glastonbury Bank and Trust Company
Branch Office
United Bank and Trust Company,
Hartford
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Three Branch Offices

Connecticut National Bank, Hartford
Two Branch Offices
Mechanics Savings Bank, Hartford
Branch Office
People's Bank, Bridgeport
Branch Office
Savings Bank of Manchester
Two Branch Offices
Society for Savings, Hartford
Two Branch Offices
First Federal Savings and Loan Association of East Hartford
Main Office
Branch Office
Northeast Savings FA, Hartford
Branch Office

EAST HAVEN

Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Branford Savings Bank
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Two Branch Offices
First Federal Bank of CT, New Haven
Branch Office
Heritage Savings and Loan Association, Inc., Manchester
Branch Office

EAST LYME

Connecticut Bank and Trust Company, NA, Hartford
Branch Office (Niantic)
Connecticut National Bank, Hartford
Branch Office
Branch Office (Niantic)
Liberty Bank for Savings, Middletown
Branch Office
New England Savings Bank, New London
Branch Office (Niantic)
New London Federal Savings and Loan Association
Branch Office
Branch Office (Niantic)

EAST NORWALK

See Norwalk

EAST WINDSOR

New England Bank and Trust Company, Enfield
Branch Office (Warehouse Point)
South Windsor Bank and Trust Company
Branch Office
United Bank and Trust Company, Hartford
Branch Office (Broad Brook)
Northern Connecticut National Bank, Windsor Locks
Branch Office (Warehouse Point)
Society for Savings, Hartford
Branch Office (Warehouse Point)

ELLINGTON

New England Bank and Trust Company, Enfield
Branch Office
South Windsor Bank and Trust Company
Branch Office
Northern Connecticut National Bank, Windsor Locks
Branch Office
Society for Savings, Hartford
Branch Office

ELMWOOD

See West Hartford

ENFIELD

New England Bank and Trust Company
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
First National Bank-CT, Hartford
Two Branch Offices
Northern Connecticut National Bank, Windsor Locks
Three Branch Offices
Central Bank for Savings, Meriden
Branch Office
People's Bank, Bridgeport
Branch Office
Society for Savings, Hartford
Branch Office
Suffield Savings Bank
Branch Office
Enfield Federal Savings and Loan Association
Main Office
Two Branch Offices

ESSEX

United Bank and Trust Company, Hartford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office (Centerbrook)
Connecticut National Bank, Hartford
Branch Office
Essex Savings Bank
New London Federal Savings and Loan Association
Branch Office (Centerbrook)

FAIRFIELD

Citytrust, Bridgeport
Three Branch Offices
Lafayette Bank and Trust Company, Bridgeport
Branch Office

Citizens National Bank of Fairfield
Main Office
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Two Branch Offices
Branch Office (Southport)
Connecticut National Bank, Hartford
Five Branch Offices
The Bank Mart, Bridgeport
Two Branch Offices
Gateway Bank, South Norwalk
Branch Office
People's Bank, Bridgeport
Three Branch Offices
Branch Office (Southport)
First Federal Bank of CT, New Haven
Two Branch Offices
Mechanics and Farmers Savings Bank, FSB Bridgeport
Two Branch Offices
County Federal Savings and Loan Association of Westport
Branch Office

FALLS VILLAGE

See Canaan

FARMINGTON

Colonial Bank, Waterbury
Branch Office
Branch Office (Unionville)
Connecticut National Bank, Hartford
Branch Office
Farmington Savings Bank
Main Office
Branch Office
Branch Office (Unionville)
Farmington Valley Savings and Loan Association
Northeast Savings F.A., Hartford
Two Branch Offices

FORESTVILLE

See Bristol

FRANKLIN

Willimantic Savings Institute
Branch Office

GALES FERRY

See Ledyard

GEORGETOWN

See Redding

GLASTONBURY

Citizens Bank and Trust Company of Glastonbury
Main Office
Branch Office
Branch Office (South Glastonbury)
Glastonbury Bank and Trust Company
Main Office
Two Branch Offices
American Savings Bank, New Britain
Branch Office
Burritt InterFinancial Bancorp, New Britain
Branch Office
People's Bank, Bridgeport
Branch Office
Society for Savings, Hartford
Branch Office
Heritage Savings and Loan Association Manchester
Branch Office
First Federal Savings and Loan Association of East Hartford
Branch Office
Branch Office (South Glastonbury)
Northeast Savings FA, Hartford
Branch Office

GLENBROOK

See Stamford

GLENVILLE

See Greenwich

GOSHEN

Torrington Savings Bank
Branch Office

GRANBY

Simsbury Bank and Trust Company
Branch Office
Winsted Savings Bank
Branch Office
Windsor Federal Savings and Loan Association
Branch Office

GREEN FARMS

See Westport

GREENWICH

Citytrust, Bridgeport
Branch Office (Cos Cob)
Connecticut Community Bank
Main Office
Branch Office
Putnam Trust Company
Main Office
Three Branch Offices
Branch Office (Glenville)
Two Branch Offices (Riverside)
Union Trust Company, Stamford
Two Branch Offices
Branch Office (Glenville)
Branch Office (Old Greenwich)
Connecticut Bank and Trust Company, NA, Hartford
Two Branch Offices
Branch Office (Byram)
Branch Office (Cos Cob)
Branch Office (Old Greenwich)
People's Bank, Bridgeport
Three Branch Offices
Branch Office (Riverside)
Society for Savings, Hartford
Branch Office
Stamford Savings Bank
Branch Office

Mechanics and Farmers Savings Bank, FSB
Bridgeport
Branch Office
Branch Office (Old Greenwich)
Greenwich Federal Savings and Loan Association
Main Office
Branch Office
Branch Office (Byram)
Branch Office (Cos Cob)
Branch Office (Old Greenwich)

GRISWOLD (Jewett City)
Jewett City Trust Company
Jewett City Savings Bank
Eastern Savings and Loan Association
Norwich
Branch Office

GROTON
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Branch Office (Mystic)
Branch Office (U.S. Sub Base)
Chelsea Groton Savings Bank
Branch Office (Mystic)
Two Branch Offices
New England Savings Bank, New London
Branch Office (Mystic)
New London Federal Savings and Loan Association
Two Branch Offices
Branch Office (Mystic)

GUILFORD
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Guilford Savings Bank
Main Office
Branch Office
Permanent Savings, Meriden
Branch Office
First Federal Savings, Madison
Branch Office

HADDAM
Connecticut Bank and Trust Company, NA, Hartford
Branch Office (Higganum)
Farmers and Mechanics Savings Bank, Middletown
Branch Office (Higganum)
Liberty Bank for Savings, Middletown
Branch Office

HAMDEN
Colonial Bank, Waterbury
Two Branch Offices
Union Trust Company, Stamford
Two Branch Offices
American National Bank
Main Office
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
Connecticut Savings Bank, New Haven
Two Branch Offices
New Haven Savings Bank
Three Branch Offices
People's Bank, Bridgeport
Branch Office
First Federal Bank of CT, New Haven
Three Branch Offices
Heritage Savings and Loan Association, Inc., Manchester
Branch Office

HARTFORD
Colonial Bank, Waterbury
Four Branch Offices
The Landmark Bank
United Bank and Trust Company
Main Office
Three Branch Offices
Connecticut Bank and Trust Company, NA,
Main Office
Ten Branch Offices
Connecticut National Bank
Main Office
Twelve Branch Offices
First National Bank CT
Advest Bank
Mechanics Savings Bank
Main Office
Two Branch Offices
People's Bank, Bridgeport
Three Branch Offices
Society for Savings
Main Office
Three Branch Offices
The Bank of Hartford, Inc., SA
Main Office
Two Branch Offices
Connecticut Savings and Loan Association
Northeast Savings F.A.
Main Office
Branch Office

HARWINTON
Connecticut National Bank, Hartford
Branch Office
Thomaston Savings Bank
Branch Office

HEBRON
Citizens Bank and Trust Company of Glastonbury
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Willimantic Savings Institute
Branch Office

HIGGANUM
See Haddam

HUNTINGTON
See Shelton

JEWETT CITY
See Griswold

KENSINGTON
See Berlin

KENT
Colonial Bank, Waterbury
Branch Office
New Milford Bank and Trust Company
Branch Office
New Milford Savings Bank
Branch Office

KILLINGLY
Independent Bank and Trust Company, Willimantic
Branch Office (Dayville)
Branch Office (Danielson)
Connecticut Bank and Trust Company, NA, Hartford
Branch Office (Danielson)
Brooklyn Savings Bank, (Danielson)
Danielson Federal Savings and Loan Association
Main Office (Danielson)
Branch Office (Dayville)

KILLINGWORTH
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
American Savings Bank, New Britain
Branch Office

LAKEVILLE
See Salisbury

LEBANON
Willimantic Savings Institute
Branch Office

LEDYARD
Connecticut National Bank, Hartford
Branch Office (Gales Ferry)
Dime Savings Bank of Norwich
Branch Office
New England Savings Bank, New London
Branch Office (Gales Ferry)
Norwich Savings Society
Branch Office (Gales Ferry)

LISBON
Norwich Savings Society
Branch Office

LITCHFIELD
First National Bank of Litchfield
Litchfield Bancorp
Main Office
Branch Office
Branch Office (Bantam)
First Federal Savings and Loan Association of Torrington
Branch Office

MADISON
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Branch Office
First Federal Savings

MANCHESTER
Manchester State Bank
Main Office
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Three Branch Offices
Connecticut National Bank, Hartford
Four Branch Offices
Savings Bank of Manchester
Main Office
Six Branch Offices
Heritage Savings and Loan Association
Main Office
Two Branch Offices
First Federal Savings and Loan Association of East Hartford
Branch Office
Northeast Savings, F.A., Hartford
Branch Office

MANSFIELD
Independent Bank and Trust Company, Willimantic
Two Branch Offices
Branch Office (Storrs)
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Branch Office (Storrs)
American Savings Bank, New Britain
Branch Office
Central Bank for Savings, Meriden
Branch Office
Liberty Bank for Savings, Middletown
Branch Office
Norwich Savings Society
Branch Office

MARBLE DALE
- See Washington

MARLBOROUGH
- **Citizens Bank and Trust Company of Glastonbury**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**

MERIDEN
- **Colonial Bank, Waterbury**
  - **Two Branch Offices**
- **Home Bank and Trust Company**
  - **Main Office**
  - **Two Branch Offices**
- **Meriden Trust and Safe Deposit Company**
  - **Main Office**
  - **Two Branch Offices**
- American National Bank, Hamden
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- National Industrial Bank of Connecticut
  - Main Office
  - Branch Office
- **Central Bank for Savings**
  - **Main Office**
  - **Three Branch Offices**
- **City Savings Bank of Meriden**
  - **Main Office**
  - **Two Branch Offices**
- **Permanent Savings**
  - **Main Office**
  - **Branch Office**
- Jefferson Federal Savings and Loan Association
  - Main Office
  - Two Branch Offices

MIDDLEBURY
- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **Naugatuck Savings Bank**
  - **Branch Office**
- **American Bank of Connecticut, Waterbury**
  - **Branch Office**

MIDDLEFIELD
- American National Bank, Hamden
  - Branch Office
- **Berlin Savings Bank**
  - **Branch Office**

MIDDLETOWN
- **Home Bank and Trust Company, Meriden**
  - **Branch Office**
- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- Connecticut National Bank, Hartford
  - Three Branch Offices
- **Farmers and Mechanics Savings Bank**
  - **Main Office**
  - **Four Branch Offices**
- **Liberty Bank for Savings**
  - **Main Office**
  - **Three Branch Offices**
- Jefferson Federal Savings and Loan Association, Meriden
  - Branch Office

MILFORD
- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- Connecticut National Bank, Hartford
  - Three Branch Offices
  - Branch Office (Devon)
- **Milford Savings Bank**
  - **Main Office**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Branch Office**
- First Federal Bank of CT, New Haven
  - Two Branch Offices
- **Heritage Savings and Loan Association, Inc., Manchester**
  - **Branch Office**
- **Permanent Savings, Meriden**
  - **Branch Office**
- Jefferson Federal Savings and Loan Association of Meriden
  - Branch Office

MILLDALE
- See Southington

MONROE
- **Citytrust, Bridgeport**
  - **Branch Office**
- **North American Bank and Trust Company, Stratford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
  - Branch Office (Stepney)
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- **Society for Savings, Hartford**
  - **Branch Office (Stepney)**

Mechanics and Farmers Savings Bank,
FSB, Bridgeport
Branch Office

MONTVILLE
Connecticut National Bank, Hartford
Branch Office (Uncasville)
Farmers and Mechanics Savings Bank,
Middletown
Branch Office
New England Savings Bank, New London
Branch Office (Uncasville)
Norwich Savings Society
Branch Office

MOODUS
See East Haddam

MOOSUP
See Plainfield

MORRIS
New Milford Savings Bank
Branch Office

MYSTIC
See Groton and Stonington

NAUGATUCK
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Naugatuck Savings Bank
Main Office
Branch Office
Naugatuck Valley Savings and Loan
Association
Main Office
Two Branch Offices

NEW BRITAIN
Connecticut National Bank, Hartford
Four Branch Offices
New Britain National Bank
Main Office
Three Branch Offices
American Savings Bank
Main Office
Three Branch Offices
Burritt InterFinancial Bancorp
Main Office
Two Branch Offices
People's Savings Bank of New Britain
Main Office
Two Branch Offices
Federal Savings Bank
Main Office
Branch Office

NEW CANAAN
New Canaan Bank and Trust Company
Union Trust Company, Stamford
Three Branch Offices
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
People's Bank, Bridgeport
Branch Office
First Federal Bank of CT, New Haven
Branch Office
Mechanics and Farmers Savings Bank,
FSB, Bridgeport
Two Branch Offices

NEW FAIRFIELD
Connecticut National Bank, Hartford
Branch Office
New Milford Savings Bank
Branch Office
Union Savings Bank of Danbury
Branch Office
Danbury Savings and Loan Association
Branch Office

NEW HARTFORD
United Bank and Trust Company,
Hartford
Branch Office
Northwest Bank for Savings, Winsted
Branch Office

NEW HAVEN
Bank of New Haven
Main Office
Two Branch Offices
Colonial Bank, Waterbury
Six Branch Offices
Union Trust Company, Stamford
Three Branch Offices
Connecticut Bank and Trust Company,
NA, Hartford
Four Branch Offices
Connecticut National Bank, Hartford
Ten Branch Offices
Connecticut Savings Bank
Main Office
Five Branch Offices
New Haven Savings Bank
Main Office
Three Branch Offices
People's Bank, Bridgeport
Two Branch Offices
First Federal Bank of CT
Main Office
Two Branch Offices
Heritage Savings and Loan
Association, Inc., Manchester
Branch Office
Permanent Savings, Meriden
Branch Office
Jefferson Federal Savings and Loan
Association, Meriden
Branch Office

NEW LONDON
Union Trust Company, Stamford
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
New England Savings Bank
Main Office
Three Branch Offices
First New London Savings and Loan Association
New London Federal Savings and Loan Association
Main Office
Branch Office

NEW MILFORD
Colonial Bank, Waterbury
Three Branch Offices
New Milford Bank and Trust Company
Main Office
Two Branch Offices
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
New Milford Savings Bank
Main Office
Branch Office
Danbury Savings and Loan Association
Branch Office

NEW PRESTON
See Washington

NEWFIELD
See Stamford

NEWINGTON
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
American Savings Bank, New Britain
Branch Office
Burritt InterFinancial Bancorp, New Britain
Two Branch Offices
Society for Savings, Hartford
Branch Office
Federal Savings Bank, New Britain
Branch Office
Northeast Savings, F.A., Hartford
Branch Office

NEWTOWN
Citytrust, Bridgeport
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Hartford
Branch Office
The Banking Center, Waterbury
Branch Office
Gateway Bank, South Norwalk
Branch Office
Newtown Savings Bank
Danbury Savings and Loan Association
Branch Office

NIANTIC
See East Lyme

NORFOLK
National Iron Bank, Salisbury
Branch Office

NOROTON HEIGHTS
See Darien

NORTH BRANFORD
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Branford Savings Bank
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Branch Office

NORTH CANAAN
Canaan National Bank

NORTH GROSVENORDALE
See Thompson

NORTH HAVEN
Colonial Bank, Waterbury
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
Connecticut Savings Bank, New Haven
Branch Office
Dime Savings Bank of Wallingford
Two Branch Offices
New Haven Savings Bank
Branch Office
First Federal Bank of CT, New Haven
Branch Office
Permanent Savings, Meriden
Branch Office

NORTH STONINGTON
Chelsea Groton Savings Bank
Branch Office

NORTHFORD
See North Branford

NORWALK
Citytrust, Bridgeport
Two Branch Offices (South Norwalk)

- **Merchants Bank and Trust Company**
  - **Main Office**
  - **Two Branch Offices**
  - **Branch Office (East Norwalk)**
- **Union Trust Company, Stamford**
  - **Two Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Three Branch Offices
- Connecticut National Bank, Hartford
  - Two Branch Offices
  - Branch Office (South Norwalk)
- **Fairfield County Savings Bank**
  - **Main Office**
  - **Four Branch Offices**
- **Gateway Bank**
  - **Main Office (South Norwalk)**
  - **Two Branch Offices**
  - **Branch Office (East Norwalk)**
- **Norwalk Savings Society**
  - **Main Office**
  - **Two Branch Offices**
- First Federal Savings Bank
  - Main Office
  - Branch Office
  - Branch Office (East Norwalk)
- County Federal Savings and Loan Association of Westport
  - Branch Office

NORWICH

- **Home Bank and Trust Company, Meriden**
  - **Branch Office**
- **Independent Bank and Trust Company, Willimantic**
  - **Three Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Three Branch Offices
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **Chelsea Groton Savings Bank, Mystic**
  - **Two Branch Offices**
- **Dime Savings Bank of Norwich**
  - **Main Office**
  - **Branch Office**
  - **Branch Office (Taftville)**
- **Norwich Savings Society**
  - **Main Office**
  - **Branch Office**
  - **Branch Office (Norwichtown)**
  - **Branch Office (Taftville)**
- **Eastern Savings and Loan Association**
  - **Main Office**
  - **Branch Office**

NORWICHTOWN

See Norwich

OAKVILLE

See Watertown

OLD GREENWICH

See Greenwich

OLD LYME

- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- **Essex Savings Bank**
  - **Branch Office**
- **New England Savings Bank, New London**
  - **Branch Office**
- First Federal Savings, Madison
  - Branch Office

OLD SAYBROOK

- **Old Saybrook Bank and Trust Company**
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **Essex Savings Bank**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
- **Society for Savings, Hartford**
  - **Branch Office**

ORANGE

- **Bank of New Haven**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **Connecticut Savings Bank, New Haven**
  - **Branch Office**
- **New Haven Savings Bank**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- First Federal Bank of CT, New Haven
  - Branch Office
- **Permanent Savings, Meriden**
  - **Branch Office**

OXFORD

- **Seymour Trust Company**
  - **Branch Office**
- **Naugatuck Savings Bank**
  - **Branch Office**

PAWCATUCK

See Stonington

PLAINFIELD

- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
  - Branch Office (Moosup)
- Connecticut National Bank, Hartford
  - Branch Office (Central Village)
- **Jewett City Savings Bank**
  - **Branch Office (Central Village)**
- **New England Savings Bank, New London**
  - **Branch Office**

Norwich Savings Society
Branch Office

PLAINVILLE

Colonial Bank, Waterbury
Three Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
New Britain National Bank
Branch Office
American Savings Bank, New Britain
Branch Office
Bristol Savings Bank
Branch Office
Federal Savings Bank, New Britain
Branch Office
Farmington Valley Savings and Loan Association
Branch Office

PLANTSVILLE

See Southington

PLYMOUTH

Connecticut National Bank, Hartford
Branch Office (Terryville)
Bristol Savings Bank
Branch Office (Terryville)
Thomaston Savings Bank
Branch Office (Terryville)
Bristol Federal Savings Bank
Branch Office (Terryville)

POMFRET

Putnam Savings Bank
Branch Office

POQUONOCK

See Windsor

PORTLAND

Glastonbury Bank and Trust Company
Branch Office
United Bank and Trust Company, Hartford
Branch Office
Liberty Bank for Savings, Middletown
Branch Office

PROSPECT

Home Bank and Trust Company, Meriden
Branch Office
Connecticut National Bank, Hartford
Branch Office
The Banking Center, Waterbury
Branch Office

PUTNAM

Citizens National Bank
Connecticut National Bank, Hartford
Branch Office
Putnam Savings Bank
Cargill Bank of Connecticut
Main Office
Branch Office

QUAKER HILL

See Waterford

QUINEBAUG

See Thompson

REDDING

Union Trust Company, Stamford
Branch Office (Georgetown)
Westport Bank and Trust Company
Branch Office (Georgetown)
Norwalk Savings Society
Branch Office (Georgetown)
Ridgefield Savings Bank
Branch Office (West Redding)

RIDGEFIELD

Citytrust, Bridgeport
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Village Bank and Trust Company
Connecticut Bank and Trust Company, NA, Hartford
Two Branch Offices
Connecticut National Bank, Hartford
Branch Office
Ridgefield Savings Bank
Main Office
Branch Office
Branch Office (Branchville)
First Federal Bank of CT, New Haven
Branch Office
Mechanics and Farmers Savings Bank, FSB, Bridgeport
Branch Office
Danbury Savings and Loan Association
Branch Office

RIVERSIDE

See Greenwich

ROCKVILLE

See Vernon

ROCKY HILL

Glastonbury Bank and Trust Company
Branch Office
Home Bank and Trust Company, Meriden
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Berlin Savings Bank
Two Branch Offices
Burritt InterFinancial Bancorp, New Britain
Branch Office
The Bank of Hartford Inc., SA
Branch Office

ROXBURY

Connecticut National Bank, Hartford
Branch Office

SALISBURY
Salisbury Bank and Trust Company
Main Office (Lakeville)
Branch Office
National Iron Bank
Litchfield Bancorp
Branch Office (Lakeville)

SEYMOUR
Seymour Trust Company
Derby Savings Bank
Branch Office
New Haven Savings Bank
Branch Office
Savings Bank of Ansonia
Branch Office
American Bank of Connecticut, Waterbury
Branch Office

SHARON
Colonial Bank, Waterbury
Branch Office
Salisbury Bank and Trust Company
Branch Office
New Milford Savings Bank
Branch Office

SHELTON
Citytrust, Bridgeport
Branch Office
Valley Bank and Trust Company, Bridgeport
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
Branch Office (Huntington)
Derby Savings Bank
Two Branch Offices
Branch Office (Huntington)
Savings Bank of Ansonia
Two Branch Offices
Society for Savings, Hartford
Branch Office (Huntington)
Shelton Savings and Loan Association

SHERMAN
New Milford Savings Bank
Branch Office

SIMSBURY
Simsbury Bank and Trust Company
Main Office
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
American Savings Bank, New Britain
Branch Office
People's Bank, Bridgeport
Two Branch Offices
Society for Savings, Hartford
Branch Office

Northeast Savings F.A., Hartford
Two Branch Offices

SOMERS
New England Bank and Trust Company, Enfield
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Savings Bank of Rockville
Branch Office

SOUTH GLASTONBURY
See Glastonbury

SOUTH NORWALK
See Norwalk

SOUTH WINDSOR
South Windsor Bank and Trust Company
Main Office
Branch Office
Savings Bank of Manchester
Branch Office
Society for Savings, Hartford
Branch Office
Heritage Savings and Loan Association, Manchester
Branch Office
First Federal Savings and Loan Association of East Hartford
Branch Office

SOUTHBURY
Colonial Bank, Waterbury
Two Branch Offices
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Hartford
Branch Office
The Banking Center, Waterbury
Branch Office
Newtown Savings Bank
Branch Office
People's Bank, Bridgeport
Branch Office
First Federal Savings and Loan Association of Waterbury
Branch Office

SOUTHINGTON
Citizens National Bank of Southington
Main Office (Plantsville)
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Two Branch Offices
Branch Office (Milldale)
Branch Office (Plantsville)
Southington Savings Bank
Main Office
Two Branch Offices
Savings and Loan Association of Southington

Jefferson Federal Savings and Loan
Association, Meriden
Branch Office

SOUTHPORT
See Fairfield

SPRAGUE
Chelsea Groton Savings Bank, Mystic
Branch Office

STAFFORD (Stafford Springs)
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Stafford Savings Bank
Main Office
Branch Office
Northeast Savings F.A., Hartford
Branch Office

STAFFORD SPRINGS
See Stafford

STAMFORD
Bank of Stamford
Citytrust, Bridgeport
Branch Office
Fidelity Trust Company
Main Office
Seven Branch Offices
Union Trust Company
Main Office
Seven Branch Offices
Branch Office (Glenbrook)
Connecticut Bank and Trust Company,
NA, Hartford
Seven Branch Offices
Branch Office (Glenbrook)
Branch Office (Newfield)
Connecticut National Bank, Hartford
Eight Branch Offices
Gateway Bank, South Norwalk
Four Branch Offices
People's Bank, Bridgeport
Six Branch Offices
Stamford Savings Bank
Main Office
Three Branch Offices
First Federal Bank of CT, New Haven
Four Branch Offices
Sentry Savings and Loan Association
Charter Federal Savings and Loan
Association
County Federal Savings and Loan
Association, Westport
Three Branch Offices

STEPNEY
See Monroe

STONINGTON
Union Trust Company, Stamford
Branch Office (Mystic)
Connecticut National Bank, Hartford
Two Branch Offices
Chelsea Groton Savings Bank, Mystic
Branch Office (Pawcatuck)
Liberty Bank for Savings, Middletown
Branch Office (Mystic)
New England Savings Bank, New London
Branch Office (Pawcatuck)
Norwich Savings Society
Branch Office (Mystic)

STORRS
See Mansfield

STRATFORD
Citytrust, Bridgeport
Two Branch Offices
Lafayette Bank and Trust Company,
Bridgeport
Branch Office
North American Bank and Trust Company
Main Office
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
The Bank Mart, Bridgeport
Three Branch Offices
People's Bank, Bridgeport
Three Branch Offices
Mechanics and Farmers Savings Bank,
FSB, Bridgeport
Two Branch Offices

SUFFIELD
First National Bank of Suffield
Main Office
Branch Office
Suffield Savings Bank
Enfield Federal Savings and Loan
Association
Branch Office

TAFTVILLE
See Norwich

TERRYVILLE
See Plymouth

THOMASTON
Colonial Bank, Waterbury
Branch Office
Connecticut National Bank, Hartford
Branch Office
Thomaston Savings Bank

THOMPSON
Citizens National Bank, Putnam
Branch Office (North Grosvenordale)
Connecticut National Bank, Hartford
Branch Office (North Grosvenordale)
Cargill Bank of Connecticut, Putnam
Branch Office (Quinebaug)

THOMPSONVILLE
See Enfield

TOLLAND
- Tolland Bank, FSB
- Heritage Savings and Loan Association, Manchester
  - Branch Office

TORRINGTON
- Colonial Bank, Waterbury
  - Three Branch Offices
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Three Branch Offices
- Torrington Savings Bank
  - Main Office
  - Branch Office
- First Federal Savings and Loan Association of Torrington
  - Main Office
  - Branch Office

TRUMBULL
- Citytrust, Bridgeport
  - Branch Office
- Colonial Bank, Waterbury
  - Branch Office
- Lafayette Bank and Trust Company, Bridgeport
  - Branch Office
- Union Trust Company, Stamford
  - Branch Office
- Valley Bank and Trust Company, Bridgeport
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
- The Bank Mart, Bridgeport
  - Branch Office
- People's Bank, Bridgeport
  - Two Branch Offices
- Mechanics and Farmers Savings Bank, FSB, Bridgeport
  - Branch Office
- Permanent Savings, Meriden
  - Branch Office
- County Federal Savings and Loan Association of Westport
  - Branch Office

UNCASVILLE
- See Montville

UNIONVILLE
- See Farmington

VERNON
- South Windsor Bank and Trust Company
  - Branch Office
- United Bank and Trust Company, Hartford
  - Two Branch Offices
  - Branch Office (Rockville)
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office (Rockville)
- People's Bank, Bridgeport
  - Two Branch Offices
  - Branch Office (Rockville)
- Savings Bank of Rockville
  - Main Office (Rockville)
  - Branch Office
  - Branch Office (Rockville)
- First Federal Savings and Loan Association of East Hartford
  - Branch Office
  - Branch Office (Rockville)

WALLINGFORD
- Colonial Bank, Waterbury
  - Branch Office
- Home Bank and Trust Company, Meriden
  - Branch Office
- Union Trust Company, Stamford
  - Two Branch Offices
- American National Bank, Hamden
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- Connecticut National Bank, Hartford
  - Branch Office
- Dime Savings Bank of Wallingford
  - Main Office
  - Two Branch Offices
- Permanent Savings, Meriden
  - Branch Office
- Jefferson Federal Savings and Loan Association, Meriden
  - Branch Office
  - Branch Office (Yalesville)

WAREHOUSE POINT
- See East Windsor

WASHINGTON
- First National Bank of Litchfield
  - Branch Office (Marble Dale)
  - Branch Office (Washington Depot)
- National Iron Bank, Salisbury
  - Branch Office
- Litchfield Bancorp
  - Branch Office (Washington Depot)
- New Milford Savings Bank
  - Branch Office (New Preston)

WASHINGTON DEPOT
- See Washington

WATERBURY
- Citytrust, Bridgeport
  - Three Branch Offices
- Colonial Bank
  - Main Office
  - Six Branch Offices
- North American Bank and Trust Company, Stratford
  - Two Branch Offices

- Connecticut National Bank, Hartford
  - Four Branch Offices
- **The Banking Center**
  - **Main Office**
  - **Six Branch Offices**
- **American Bank of Connecticut**
  - **Main Office**
  - **Four Branch Offices**
- **Security Savings and Loan Association**
  - **Main Office**
  - **Two Branch Offices**
- First Federal Savings and Loan Association of Waterbury
  - Main Office
  - Four Branch Offices

WATERFORD

- **Independent Bank and Trust Company, Willimantic**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
  - **Branch Office (Quaker Hill)**
- **New England Savings Bank, New London**
  - **Branch Office**
- New London Federal Savings and Loan Association
  - Branch Office

WATERTOWN

- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office (Oakville)
- **The Banking Center, Waterbury**
  - **Branch Office**
  - **Branch Office (Oakville)**
- **Thomaston Savings Bank**
  - **Branch Office**
- **American Bank of Connecticut, Waterbury**
  - **Branch Office**
- First Federal Savings and Loan Association of Waterbury
  - Branch Office

WEST HARTFORD

- **Colonial Bank, Waterbury**
  - **Two Branch Offices**
- **Security Trust, Bloomfield**
  - **Two Branch Offices**
  - **Branch Office (Elmwood)**
- **United Bank and Trust Company, Hartford**
  - **Two Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Five Branch Offices
- Connecticut National Bank, Hartford
  - Three Branch Offices
  - Branch Office (Elmwood)
- New Britain National Bank,
  - Branch Office
- **American Savings Bank, New Britain**
  - **Branch Office**
- **Burritt InterFinancial Bancorp, New Britain**
  - **Branch Office**
- **Farmington Savings Bank**
  - **Branch Office**
- **Mechanics Savings Bank, Hartford**
  - **Three Branch Offices**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- **Society for Savings, Hartford**
  - **Four Branch Offices**
- **The Bank of Hartford, Inc., SA**
  - **Branch Office**
- Northeast Savings F.A., Hartford
  - Branch Office
  - Branch Office (Elmwood)

WEST HAVEN

- **Colonial Bank, Waterbury**
  - **Three Branch Offices**
- **Union Trust Company, Stamford**
  - **Branch Office**
- American National Bank, Hamden
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
  - Branch Office (Allington)
- **Connecticut Savings Bank, New Haven**
  - **Branch Office**
- **New Haven Savings Bank**
  - **Two Branch Offices**
- **People's Bank, Bridgeport**
  - **Branch Office**
- First Federal Bank of CT, New Haven
  - Branch Office
- **Heritage Savings and Loan Association, Inc., Manchester**
  - **Branch Office**

WEST REDDING

- See Redding

WESTBROOK

- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
- Branch Office

- First Federal Savings, Madison
  - Branch Office

WESTON

- **Westport Bank and Trust Company**
  - **Branch Office**

WESTPORT

- **Citytrust, Bridgeport**
  - **Branch Office**
- **Union Trust Company, Stamford**
  - **Branch Office**
- **Westport Bank and Trust Company**
  - **Main Office**
  - **Three Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Four Branch Offices
- Connecticut National Bank, Hartford
  - Branch Office
- **Gateway Bank, South Norwalk**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
  - **Branch Office (Greens Farms)**
- Mechanics and Farmers Savings Bank, FSB, Bridgeport
  - Branch Office
- County Federal Savings and Loan Association of Westport

WETHERSFIELD

- **Colonial Bank, Waterbury**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **American Savings Bank, New Britain**
  - **Branch Office**
- **Mechanics Savings Bank, Hartford**
  - **Branch Office**
- **Society for Savings, Hartford**
  - **Two Branch Offices**
- Northeast Savings, F.A., Hartford
  - Branch Office

WILLIMANTIC

See Windham

WILLINGTON

- Tolland Bank, FSB
  - Branch Office (West Willington)

WILSON

See Windsor

WILTON

- **Citytrust, Bridgeport**
  - **Two Branch Offices**
- **Union Trust Company, Stamford**
  - **Two Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- **Gateway Bank, South Norwalk**
  - **Branch Office**
- **Norwalk Savings Society**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Branch Office**
- First Federal Savings Bank, Norwalk
  - Branch Office
- Mechanics and Farmers Savings Bank, FSB, Bridgeport
  - Branch Office

WINCHESTER

- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office (Winsted)
- Connecticut National Bank, Hartford
  - Branch Office (Winsted)
- **Northwest Bank for Savings (Winsted)**
- **Winsted Savings Bank**

WINDHAM (Willimantic)

- **Independent Bank and Trust Company**
  - **Main Office**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
- **Willimantic Savings Institute**

WINDSOR

- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- **Windsor Bank and Trust Company**
  - **Main Office**
  - **Branch Office (Poquonock)**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **Mechanics Savings Bank, Hartford**
  - **Branch Office**
- **Society for Savings, Hartford**
  - **Branch Office**
- Windsor Federal Savings and Loan Association
  - Main Office
  - Branch Office (Poquonock)
  - Branch Office (Wilson)

WINDSOR LOCKS

- Northern Connecticut National Bank
  - Main Office
  - Two Branch Offices
- **Suffield Savings Bank**
  - **Two Branch Offices**
- **Windsor Locks Savings and Loan Association**

WINSTED

See Winchester

WOLCOTT
Colonial Bank, Waterbury
Branch Office
North American Bank and Trust
Company, Stratford
Two Branch Offices
The Banking Center, Waterbury
Branch Office
Security Savings and Loan Association,
Waterbury
Branch Office

WOODBRIDGE
Amity Bank
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Branch Office

WOODBURY
Colonial Bank, Waterbury
Branch Office
The Banking Center, Waterbury
Branch Office
American Bank of Connecticut,
Waterbury
Branch Office

WOODSTOCK
Citizens National Bank, Putnam
Branch Office

YALESVILLE
See Wallingford

OVERSEAS

CAYMAN
Colonial Bank, Waterbury
Branch Office
Connecticut National Bank, Hartford
Branch Office

NASSAU
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office

ROSTER
DEPARTMENT OF BANKING
ADMINISTRATIVE DIVISION

Brian J. Woolf, **Commissioner**
Howard B. Brown, Jr., **Deputy Commissioner**

Marcelyn K. Poppel, **Secretary to the Commissioner**
Ann M. Negrini, **Secretary to the Deputy Commissioner**

Lawrence S. Brick, **Executive Assistant**
Deborah B. Milvae
Administrative Secretary

Robert J. Carragher, **Executive Assistant**
Linda Galanto
Administrative Secretary

Hugh C. McLean, **Senior Economist**

Albert R. Maule, **Administrative Services Officer 3**

Lucinda H. Weiss, **Publicist**

Staff Assistants

Ellis W. Stober
Banking Senior Adviser

Cynthia E. Antanaitis
Banking Adviser

Gayle S. Fierer
Banking Adviser

William Nahas, Jr
Banking Adviser

John H. Barton
Banking Adviser

Debra L. Patterson
Administrative Services Officer 1

Rose A. Austin
Personnel Officer

Anne Sblendorio
Personnel Assistant

Dorothy N. Stephenson
Accountant I

Yvette D. Levesque
Business Services Assistant

Susan C. Marrocco
Financial Clerk

Mary Beth Anderson
Legal Secretary

Janice L. Hitchcock
Legal Secretary

Tina M. Daigle
Senior Secretary

Olga Cooper
Chief Telephone Operator

Frederick A. Bently
Undergraduate Intern

Michael S. Combs
Messenger & Supply Clerk

BANK EXAMINATION DIVISION

Joseph A. Pandiscia
Director

Glenn W. Hayes
Assistant Director

Howard F. Pitkin, Jr.
Assistant Director

Chief Examiners

Robert S. Greenwood

Frank R. Kern

William J. MacDonald

Examiner 4

Thomas J. Catania
Lewis S. Clark
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Robert L. Ferree
Joseph M. Harris

Clifford J. Jones
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Robert J. Kelly
James E. Nichols
Andrew J. Paczkowski
Clayton L. Parker

Alfred G. Reutter
Leonard A. Rich
Sebastian F. Scarfe
Curtis E. Warren
Walter C. Wirsul

Examiner 3

John A. Beaty
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Leo J. Pelletier
Horace M. Plumb

Eugene L. Terrill
Everett T. Whitmore
Ronald J. Wood

Examiner 2

Robert L. Becker

Examiner 1

Frances S. Morocco

Consumer Information Section

Barry A. Elliott, **Examiner 4**
Judith B. Schmaling, **Consumer Information Representative**
Mary C. Divigard, **Examiner 1**

Accounting Careers Trainee

Jacquelyn Tordonato

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Thomas J. Caruso
Thomas E. DiMaio

Terralyn D. Cooper

Joyce A. DeAngelo
Barry F. Goldberg

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Statistical Typist

Leona C. Paradis
Senior Clerk

Pamela-Ann T. Bozio
Statistical Typist

Janice E. Kitching
Clerk Typist

SECURITIES AND BUSINESS INVESTMENTS DIVISION

Caleb L. Nichols, **Director**
Eric J. Wilder, **Assistant Director**
Ralph A. Lambiase, **Director (Enforcement & Trust)**

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Milagros Jimenez
Clerk Typist

Louise E. Hanson
Head Clerk

Doris A. Kinsley
Senior Clerk

Vera Garrison
Clerk Typist

Susan H. Morton
Clerk Typist

Ann M. Cody
Senior Secretary

Virginia A. Wagner
Senior Clerk

Ellen C. Morrison
Clerk Typist

June Christensen
Clerk

CREDIT UNION DIVISION

Joseph D. Tirinzoni, **Director**

James F. Abdo, **Assistant Director**

Examiner 4

Chester E. Uliasz

Raymond J. Milot

Examiner 3

Patricia A. Parzymies

Thomas J. Zaleski

Adeline P. Costa

Examiner 2

Robert J. Daly

Russell L. Sarrazin

Moses O. Olasanoye

Staff Assistants

Angela M. Russo, **Unit Supervisor**

Cheryl L. Hawkins
Chief Hearing Reporter

Marie A. Arienzale
Statistical Typist

Maria E. Collazo
Clerk Typist

Larisa L. Hull
Statistical Typist

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Robert C. Focht, **Director**

Roger N. LaBonte, **Assistant Director**

Examiner 4

Harry S. Donnelly, Jr.

Examiner 3

Frank J. Accetura

Bethel A. Ragaglia

Examiner 2

Jeffrey W. Hubbell

Robert F. Maloney

Dena L. Wood

Connecticut Careers Trainee

Marlene M. Mannix

Staff Assistant

Doris Goldstein
Executive Secretary I

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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1985

TO HIS EXCELLENCY
WILLIAM A. O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1985

ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1985

HOWARD B. BROWN
ACTING BANKING COMMISSIONER

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44 Capitol Avenue, Hartford, Connecticut 06106

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended Dec. 31, 1985. The report sets forth the condition of the various entities examined by the Department of Banking with comments and recommendations.

The year 1985 was one of major changes for the banking industry and for the Department of Banking. Although Connecticut's banking industry remained healthy, a record number of banks around the nation failed. It was a challenging year for both bankers and their regulators, as the deregulation of the financial services industry brought new pressures of competition and changes in the financial marketplace.

It was also the year of a landmark, unanimous U.S. Supreme Court decision upholding the constitutionality of Connecticut's regional interstate banking law. The court's affirmation of regional interstate banking was followed by a wave of mergers and acquisitions in New England and other regions of the country, dramatically altering the patterns of banking in the United States.

The Department of Banking itself went through a number of changes in 1985, including a move to new quarters and the resignation of the former Commissioner. Those changes are detailed in the following pages of this report.

With the regional banking mergers that began in June 1985, shortly after the Supreme Court decision, the Department of Banking began monitoring the effects of regional interstate banking. This was done through quarterly reports of loan and deposit patterns at Connecticut banks that took part in interstate transactions. We will continue this effort in 1986. We remain committed to the regional approach to interstate banking until enough data accumulate to determine whether the "New England experiment" is the best approach for Connecticut banks, businesses and consumers.

Respectfully submitted,

Howard B. Brown
Acting Banking
Commissioner

1985 OVERVIEW

Economic Conditions

1985 was a good year for Connecticut's economy and its banking industry. The national economy continued its expansion, and Connecticut continued to outperform the national economy.

The index of manufacturing output in Connecticut was essentially unchanged during the year. Nevertheless, the average for the year was marginally higher than for the previous year. The average hours worked showed a slight decrease during 1984. However, the increase in nonagricultural employment, approximately 2.5% during 1985, was sufficient to absorb labor force entrants. The 4.4% unemployment rate at year-end, therefore, was marginally lower than the rate in December 1984 and substantially lower than the national average unemployment rate.

Personal income in Connecticut continued its past growth trend with a 6.94% increase in 1985. Nationally, consumer spending increased at a faster rate than personal income. This meant that during 1985 the savings rate dropped sharply. Available data show that consumer credit outstanding as a percent of disposable income was at a record high of 19.3%. This is a cause for some concern about the ability of consumers to continue spending at the pace set in 1985. However, it could be noted that the value of household financial assets, stocks and bonds, as well as home equity, have also increased rapidly, so that viewed as a percentage of assets, consumer debt increased in 1985.

The primary reason for the increase in consumer indebtedness is the continuing decline in both short and long-term interest rates. Rates generally have not been as low since 1979 and 1980. The effective mortgage closing rate in Connecticut, a rate for fixed-rate mortgages that includes points charged, decreased from 12.5% in December 1984 to 10.4% at year-end 1985. This amounted to a 16.8% decrease in carrying costs to the home buyer. It was not surprising that housing starts in Connecticut increased by 23.5% over 1984, which itself was considered a boom year.

Financial institutions in Connecticut had a very good year in 1985. Year-end 1985 assets for both state and federally-chartered banks and thrift institutions totaled almost $60 billion, a growth of $6.5 billion, or 12.3%, for the year. Commercial banks accounted for almost $4 billion of this increase, while thrift assets increased by $2.5 billion.

Total deposits increased by $5.6 billion during 1985 to $49.5 billion at year-end, a 12.9% rate of growth. Commercial banks accounted for $3.8 billion of the increase in deposits, a growth rate of 22.3%, while thrift institutions had a $1.8 billion increase, or 7% for the year.

Lending activity also increased substantially in 1985. Real estate loans outstanding totaled $26.9 billion, of which about 78% was held by thrift institutions. Overall the increase in 1985 was 10.4%. The increase at thrift institutions was 9.55%, while the increase at commercial banks was 20.9%. In the non-real estate lending category, commercial banks held about 72% of the $14.4 billion outstanding at year end 1985. Growth in non-real estate loans oustanding was $2.9 billion, or 25%, in 1985. Non-real estate loans at commercial banks increased by 22.1%, and the increase at thrift institutions was 33%.

Issues in Banking

Connecticut, one of the first states to pass a regional interstate banking law in 1983, was again in the national spotlight on the interstate issue when the U.S. Supreme Court agreed in January 1985 to hear a challenge to the state's regional approach. In June, the court upheld the constitutionality of Connecticut's law in an 8 to 0 decision. A series of regional mergers followed. By year's end, bank holding companies with holdings in Connecticut had expanded through mergers or acquisitions into Massachusetts, Rhode Island, and Maine.

The Connecticut regional interstate banking law withstood another challenge in a separate federal lawsuit brought by Sears, Roebuck & Co. In November, a federal district judge in New Haven upheld the law's limitations on nondepository banking activities by out-of-state bank or thrift holding companies. At year's end, Sears had indicated it would appeal the decision.

The regional approach to interstate banking was also strengthened by the sale in February of an ailing savings and loan association, Permanent Savings of Meriden, to seven healthy Connecticut banks. The sale, arranged with the assistance of the Department of Banking, ensured that the thrift would not be taken over by a bank or savings institution outside the New England region.

Eight nonbank banks, or limited service banks, received preliminary approval in February from the Comptroller of the Currency to open in Connecticut. The Banking Commissioner asked the state Attorney General to take all necessary action to defend Connecticut's law against nonbank banks and to prevent them from entering the state.

The threatened spread of nonbank banks never materialized in 1985, however. In May, a federal appeals court overturned a landmark Federal Reserve Board ruling permitting U.S. Trust Co. to open a nonbank bank in Florida. That Federal Reserve ruling had been the basis for a flood of nonbank bank applications. No further action was taken on them, pending further appeal of the U.S. Trust case.

In contrast to the growth of bank failures nationwide in 1985, Connecticut's banking industry remained healthy. Eight state-chartered and four federally-chartered banks and savings institutions opened in Connecticut during 1985. Several others were in the process of organizing. Connecticut experienced none of the 120 bank failures reported in other states. While two states, Ohio and Maryland, had depositor runs on privately insured thrift institutions in 1985, deposits in all of Connecticut's depository institutions were federally insured.

The U.S. Treasury Department in 1985 stepped up its investigations of banks for failure to report large cash transactions. In an effort to closely monitor cash transaction reporting, the Banking Commissioner in May asked credit unions, banks and thrifts in Connecticut to simultaneously file with the Department of Banking the currency transaction reports they file with the U.S. Treasury.

In the securities area, the Banking Commissioner in May called a hearing into whether to suspend or revoke the Connecticut registrations of E.F. Hutton & Co., Inc., following Hutton's guilty plea to 2,000 counts of federal wire and mail fraud in connection with excessive overdrafting of bank accounts. The initial hearing was held in June and ended in August with the withdrawal of the hearing officer. A new hearing opened in November and ended on

Dec. 13. Legal briefs from Hutton's attorneys and from the Connecticut Attorney General, representing the Department of Banking's Securities and Business Investments Division, were scheduled to be presented early in 1986.

On the legislative front, the Department of Banking sought 11 items of legislation, ten of which passed. Among these was a law that went into effect in October requiring non-depository first mortgage lenders to obtain licenses from the Department of Banking. The department supported successful legislation phasing in parity between commercial banks and thrifts in Connecticut by 1988. Another significant banking bill passed by the General Assembly in 1985 limited check hold periods for all depository institutions to a maximum of four business days for items drawn on an in-state banking institution and to seven business days for items drawn on an out-of-state institution.

Department Activities

Several important administrative changes took place in the Department of Banking in 1985. In May the department moved from its crowded quarters in the State Office Building in Hartford to a four-story, newly renovated building two blocks away at 44 Capitol Ave. The new site provided space for the installation of a network of data processors and word processors, enabling the department to expand its computerized records and analyses and to process paperwork more efficiently.

In September, Brian J. Woolf, who had served as Banking Commissioner for three and a half years, resigned to join a private company. Howard B. Brown, who joined the department in June 1982 as Deputy Commissioner, was appointed Acting Banking Commissioner.

ADMINISTRATION

Organization

The Department of Banking is a state agency headed by the Banking Commissioner, who reports to the Governor. It is responsible for the regulation and examination of financial institutions and related entities that are chartered, licensed or registered by the state.

The Commissioner is charged with administering the banking laws of the state as well as the laws regarding securities, tender offers, and business opportunities. The Commissioner also administers the Truth-in-Lending Act and other consumer credit laws and a major portion of the law concerning rental security deposits.

The department also responds to consumer inquiries, investigates complaints, and compiles and disseminates financial data about regulated entities.

The department has four divisions: Bank Examination, Securities and Business Investments, Consumer Credit, and Credit Union. An advisory staff of attorneys assists the Commissioner and the divisions in legal matters. An administrative staff handles administrative, personnel and business services functions.

Equal Opportunity and Affirmative Action

The commitment of the Department of Banking to equal employment opportunity and affirmative action has an impact on the personnel profile in hiring and in developing programs to upgrade the present staff. During 1985, 19 permanent positions were filled by new employees. Of these, 14 were females, of whom five were blacks and one was Asian; and five were males, of whom one was black and one was Hispanic. Also, eight summer and other temporary workers were hired. Of these, five were females, including one black; and three were males.

Special efforts are made in recruitment to reach potential female and minority applicants. Connecticut Careers Trainee positions are used to bring qualified minority and female candidates into the department. All relevant experience and training, including volunteer experience, is considered in determining the qualifications of applicants.

The department provides special programs and opportunities for the clerical staff to acquire training to qualify for promotion into professional positions. One such para-professional trainee position was filled as of year-end 1985.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1985, were as follows:

Receipts

Examination of banks, etc. assessed in accordance with Section 36-12a, as amended	$1,588,325
Other license and examination fees	353,759
Registration, filing and transfer fees from securities brokers, etc.	1,904,855
Registration of securities	1,620,315
Branch, merger, new bank and holding company application fees	64,750
Sales and miscellaneous receipts	29,324
Total Receipts	$5,561,328

Expenditures

Personnel services	$3,510,145
Fringe benefits	1,302,027
Travel expenses, including motor vehicles rentals and repairs	246,000
Other expenses	543,606
Total Expenditures	$5,601,778
Increase (Decrease) in Banking Fund Balance	(40,450)
Total	$5,561,328

ROSTER

DEPARTMENT OF BANKING

ADMINISTRATION

Howard B. Brown, Acting Banking Commissioner

Ann M. Negrini, Secretary to the Commissioner

Lawrence S. Brick
Executive Assistant

Robert J. Carragher
Executive Assistant

Albert R. Maule
Executive Assistant

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Senior Secretary

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Lucinda H. Weiss, Public Information Officer

Larisa L. Hull, Statistical Typist

Banking Advisory Staff

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Banking Senior Adviser

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Nirja N. Savill
Banking Adviser

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Legal Secretary

Tina M. Daigle
Legal Secretary

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Personnel Officer

Anne Sblendorio
Personnel Assistant

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Administrative Services Officer 1

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Accountant 1

Yvette D. Levesque
Business Services Assistant

Ventura Ramos
Financial Clerk

Olga Cooper
Chief Telephone Operator

Yvette R. Jenkins
Clerk

Michael S. Coombs
Messenger & Supply Clerk

BANK EXAMINATION DIVISION

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Howard F. Pitkin, Jr., Assistant Director

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Connecticut Careers Trainee

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Phyllis S. England

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Olympia Thompson
Data Entry Operator

Kevin A. Atkins
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Dorothy E. Jackson
Clerk Typist

CREDIT UNION DIVISION

Joseph D. Tirinzoni, Director

James F. Abdo, Assistant Director

Examiner 4

Patricia A. Budnick
Chester E. Uliasz

Examiner 3

Adeline P. Costa
Thomas J. Zaleski

Examiner 2

Robert J. Daly
Moses O. Olasanoye
Russell L. Sarrazin

Accounting Careers Trainee

Rita R. Redier

Staff Assistants

Angela M. DiDomizio, Unit Supervisor

Cheryl L. Hawkins
Chief Hearing Reporter

Maria E. Callazo
Clerk Typist

Darlene M. Testa
Clerk Typist

Marion H. Gragnoloti
Clerk Typist

CONSUMER CREDIT DIVISION

Robert C. Focht, Director

Roger N. LaBonte, Assistant Director

Examiner 4

Harry S. Donnelly, Jr.

Examiner 3

Frank J. Accetura
Jeffrey W. Hubbel
Deana L. Wood

Examiner 2

Robert F. Maloney

Examiner 1

Marlene M. Mannix

Staff Assistants

Doris Goldstein, Executive Secretary 1
Jeanne G. Weaver, Clerk Typist

BANK EXAMINATION DIVISION

The Bank Examination Division is responsible for the supervision of state-chartered bank and trust companies, savings banks, and savings and loan associations. This division also issues licenses to money forwarders and analyzes branch and new bank applications, mergers, and conversions. As of Dec. 31, 1985, this division was comprised of a director, two assistant directors, 42 examiners, and seven support personnel.

Condition and Operating Results

State-chartered bank and trust companies, savings banks, and savings and loan associations had total assets of $34.3 billion as of Dec. 31, 1985, a 13% increase over the $30.3 billion reported at year-end 1984. During the same period, total deposits increased from $26.7 billion to $29.7 billion, or 11.1%. Aggregate capital increased 21.1% from $1.9 billion to $2.4 billion. A synopsis of these changes by type of institution follows:

(Amounts in Thousands)

	12-31-84	12-31-85	% Increase
Total Assets			
Bank and Trust Companies	$ 8,569,240	$10,342,625	20.7%
Savings Banks	20,487,531	22,524,803	9.9
Savings and Loan Associations	1,255,474	1,387,343	10.5
	$30,312,245	$34,254,771	13.0%
Total Deposits			
Bank and Trust Companies	$ 7,385,756	$ 8,792,459	19.0%
Savings Banks	18,315,253	19,781,485	8.1
Savings and Loan Associations	1,021,682	1,135,380	11.1
	$26,721,691	$29,709,324	11.1%
Total Capital			
Bank and Trust Companies	$ 550,312	$ 639,119	16.1%
Savings Banks	1,360,872	1,677,572	23.3
Savings and Loan Associations	53,104	62,270	17.3
	$ 1,964,228	$ 2,378,961	21.1%
% of Capital to Total Assets			
Bank and Trust Companies	6.42%	6.18%	
Savings Banks	6.64%	7.45%	
Savings and Loan Associations	4.23%	4.49%	

For comparative purposes, figures have been adjusted to reflect the dissolution of Permanent Savings and the conversion of American Bank of CT from a state-chartered capital stock savings and loan association to a state-chartered capital stock savings bank.

Major Changes

As of Dec. 31, 1985, there were 41 state bank and trust companies. These institutions operated 282 domestic and two foreign branches. Eighteen bank and trust companies operating trust departments managed aggregate assets of $7 billion.

Five new institutions, including Bank of Southeastern Connecticut, Waterford, Bank of Waterbury, The Darien Bank, Fairfield First Bank and Trust Co. and Founders Bank, New Haven, opened for business in 1985. Also, RCB Trust Co. opened for business during 1985 and is engaged in offering trust services only. Temporary certificates of authority were issued to the organizers of the following state bank and trust companies, which are in the process of organization:

Bank of Southington
New Haven Merchants Bank
Shoreline Bank and Trust Company, Madison

During 1985, Citizens Bank and Trust Co. of Glastonbury merged with and into Connecticut Bank and Trust Co., N.A., Hartford. Also, Hartford National Corp. acquired ownership of The Seymour Trust Co.

There were 58 state-chartered savings banks, consisting of 49 mutual and 9 capital stock institutions. These institutions operated 384 branches. Eight savings banks operating trust departments managed aggregate assets of $141.1 million. Colony Savings Bank, Wallingford, and Community Savings Bank, Bristol, opened for business during 1985. Also, two institutions, Gateway Bank, Norwalk, and Derby Savings Bank converted from mutual to capital stock institutions during the year. As of Dec. 31, 1985, two mutual savings banks were in the process of conversion to stock form. These were Great Country Bank, Ansonia, (formerly Savings Bank of Ansonia) and New Milford Savings Bank, New Milford.

Also during 1985, American Bank of Connecticut converted from a state-chartered capital stock savings and loan association to a state-chartered capital stock savings bank.

Savings banks are members of the Connecticut system of Savings Bank Life Insurance, offering ordinary and group life insurance policies at rates among the lowest available to the consumer.

There were 14 state-chartered savings and loan associations consisting of nine mutual associations and five capital stock institutions. These associations operated 38 branches. During 1985, the assets of Permanent Savings, Meriden, were sold and the liabilities were assumed by Citytrust, Bridgeport; Colonial Bank, Waterbury; Connecticut Savings Bank, New Haven; New Haven Savings Bank; Society for Savings, Hartford; Connecticut Bank and Trust Co., N.A., Hartford; and Connecticut National Bank, Hartford.

All of the stock of 17 state bank and trust companies, one state-chartered trust company, six national banks and one federal savings and loan association are owned by 19 bank holding companies. First Connecticut Bancorp, Inc., Hartford, is the parent of four subsidiary institutions. Northeast Bancorp, Inc., Stamford, has three bank subsidiaries, and Hartford National Corp. is the parent of two subsidiary institutions. All of the other Connecticut-based companies are one-bank holding companies.

Federal Institutions

In addition to state-chartered financial institutions, there were 17 national banks with total assets of $15.7 billion. Sixteen federal savings and loan associations had aggregate assets of $7.2 billion. Also, seven federal savings banks had total assets of $9.6 billion. National banks are supervised by the Office of the Comptroller of the Currency. Federal savings and loan associations and federal savings banks are supervised by the Federal Home Loan Bank Board.

Deposit Insurance

Deposits in all banks and savings and loan associations operating in Connecticut are insured by either the Federal Deposit Insurance Corporation (FDIC) or the Federal Savings and Loan Insurance Corporation (FSLIC) to a maximum of $100,000 per account holder. Deposits in state bank and trust companies, savings banks, and national banks are insured by the FDIC. Deposits in state and federal savings and loan associations are insured by the FSLIC. Deposits in federal savings banks may be insured by either the FDIC or the FSLIC.

Federal Reserve System

One state-chartered bank and trust company, Manchester State Bank, is a member of the Federal Reserve System. All national banks are required to be members. The Federal Reserve Board of Governors implements the nation's monetary policy, using techniques such as open market security transactions, setting reserve requirements on deposits, and establishing the discount rate, i.e. the rate member banks must pay when they borrow from their district Federal Reserve Bank.

Federal Home Loan Bank System

All savings and loan associations in Connecticut, both state-chartered and federal, and federal savings banks, are required to be members of the Federal Home Loan Bank of Boston. Membership is optional for other thrift institutions. Twenty-five state-chartered savings banks are members. Membership affords thrifts the opportunity, among other things, to borrow funds for investment purposes and to meet liquidity needs in the event of disintermediation.

Supervision

During the year, all depository institutions regulated by the Bank Examination Division were examined. The majority of these were routine, periodic examinations to monitor compliance with statutory requirements and to ensure that banking practices and internal policies met uniformly high standards. Directors each received a confidential report of examination and had an opportunity to discuss the findings with members of the division staff. In addition, several follow-up examinations to monitor progress toward correcting deficiencies and several examinations pursuant to mergers were conducted. Also, quarterly visitations of all newly chartered institutions were conducted.

CONSUMER CREDIT DIVISION

The Consumer Credit Division is responsible for the enforcement of Connecticut's laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, consumer collection agencies, Truth in Lending, and other consumer credit laws.

The division is comprised of a director, an assistant director, six examiners, and two support persons. In addition, a full time examiner affiliated with the Bank Examination Division and assigned to consumer complaints works closely with the Consumer Credit Division.

Major Changes

Licensing of First Mortgage Lenders: Under P.A. 85-399, which resulted from a Department of Banking proposal, non-bank first mortgage lenders must be licensed by the Banking Commissioner. Although the law became effective Oct. 1, 1985, a license was not required until Jan. 1, 1986. As of Dec. 31, applications had been received from 101 companies for licenses at 164 locations.

Maximum Finance Charge Rates: Under P.A. 85-522, the maximum rate of finance charge for several types of transactions was changed effective Oct. 1, 1985. A summary of the changes follows:

Retail Installment Sales Financing - Motor Vehicles

Prior to Oct. 1, 1985:	
New Motor Vehicles	18%
Used Motor Vehicles, 0 - 3 years old	19¼%
Used Motor Vehicles over 3 years old	21½%
On or after Oct. 1, 1985, but before Oct. 1, 1987:	
New motor vehicles	16%
Used motor vehicles, 0 - 2 years old	18%
Used motor vehicles over 2 years old	20%
On or after Oct. 1, 1987:	
New motor vehicles	15%
Used motor vehicles, 0 - 2 years old	17%
Used motor vehicles over 2 years old	19%

Retail Installment Sales Financing — Other Goods

Prior to Oct. 1, 1985	21%
On or after Oct. 1, 1985, but before Oct. 1, 1987	19%
On or after Oct. 1, 1987	18%

Open end credit plans

Prior to Oct. 1, 1987	1½% per month
On or after Oct. 1, 1987	1¼% per month

Non-depository institution loans for the purchase of motor vehicles, boats or recreational vehicles

Prior to Oct. 1, 1985:	
New and Used	18%
On or after Oct. 1, 1985 but before Oct. 1, 1987:	
New	16%
Used	18%

Disclosure of the Cost of Credit (Truth in Lending)

During 1985, the Consumer Credit Division conducted approximately 875 inspections of creditors subject to the requirements of the Truth in Lending Act and Regulations. These examinations covered state-chartered banks (72), state-chartered credit unions (68), entities licensed by the Consumer Credit Division (281), retail businesses of all types (353), and automobile dealers (92). The degree of compliance remained high. Technical violations constituted the bulk of the non-compliance.

Connecticut is one of five states that the Federal Reserve Board exempts from the federal Truth in Lending Act. This permits local enforcement of the Truth in Lending law.

Creditors found to be violating the Truth in Lending regulations may be required to rebate overcharges, to issue corrected disclosure statements, or to issue additional rights of rescission where such rights were improperly administered initially. In addition, such creditors are required to advise the department of their plan to prevent similar violations from occurring in the future.

The staff of the Consumer Credit Division provides creditors subject to the Truth in Lending Act with substantial assistance in complying with the law's requirements. Counseling is offered to creditors during and after examinations. From time to time, trade associations and other groups present formal educational programs in which staff members participate. The large volume of consumer inquiries received by the division are used to educate the public on how to best use the information creditors are required to disclose.

Small Loan Licensees

There were 64 small loan licensees in 32 communities at the close of the year. During the year, one new license was granted and five were surrendered for cancellation. Sixty-three small loan licensees were examined for compliance with the Small Loan Act (Chapter 647 Connecticut General Statutes) and the Truth in Lending laws.

The dollar amount of loans outstanding as of Dec. 31, 1985 was $80,886,149, an increase of 9.3% since Dec. 31, 1984. The number of loans outstanding increased $1.4% over the same period to 49,061.

A total of 33,800 loans were made during the year, of which 97.7% were unsecured and 2.3% were secured by property. Of the 775 secured loans made, 23.1% were secured by real estate, 62.1% were secured by automobiles, and 14.8% were secured by miscellaneous personal property.

As of Dec. 31, 60 small loan licensees had secondary mortgage loan licensees operating on the same premises. The latter had 4,191 secondary mortgage loans outstanding, totaling $68,490,605 at year end, a decrease of 21.6% in number of loans and a decrease of 13.2% in dollar amount. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Fifty-six such sales finance company licensees had 16,441 retail installment contracts outstanding, totaling $12,503,242 as of December 31.

The following additional "other business" authorizations were in effect as of Dec. 31:

Leasing Personal Property	3
Six Percent Single Payment Loans	1
Lending for Business and Commercial Purposes	4
Income Tax Preparation	34
Sale of Travelers Checks	1
Loans in Excess of $5,000 for purchase of Motor vehicles	3

Sales Finance Companies and Retail Installment Sales Financing

Two types of sales finance company licenses are issued by the banking commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business. A regular license is issued to all others conducting the sales finance business. During the year, 74 licensees were examined for compliance with the Retail Installment Sales Financing Act (Chapter 733 of the General Statutes) and the Truth in Lending Laws.

On Dec. 31, 1985, 98 regular licenses and 56 limited licenses were in effect. During the year, 19 new regular licenses were issued and ten were surrendered or not renewed. During the same period, no new limited licenses were issued and four were surrendered for cancellation or not renewed. In addition, one license was transferred from limited status to regular status upon surrender of the affiliated small loan license, and one was transferred from regular status to limited status upon the issuance of a small loan license at the same premises.

Debt Adjusters

Since Oct. 1, 1979 all debt adjustment activities in Connecticut except those performed by a bona fide nonprofit organization licensed by the Banking Commissioner have been prohibited. At that time only one organization, Connecticut Credit Counseling Service of Connecticut, Inc., was known to offer such a service. It was issued a license in 1979 and has remained active. This licensee was examined in 1985. The department has received no additional applications for debt adjuster licenses.

Consumer Collection Agencies

As of Dec. 31, 1985, 172 consumer collection agencies were licensed. During the year, 14 new licenses were issued and 22 existing licensees failed to renew or voluntarily surrendered their licenses. Three licensees, The BDS Group, G.H. Perkins Associates, Inc. and National Business Assistants, Inc. surrendered their licenses after investigation by the department but prior to formal revocation proceedings.

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued to distinguish between secondary mortgage loan licensees who actually grant such loans and those who arrange loans to be granted by others. Licenses issued to the latter are designated "broker only." At year end, 481 secondary mortgage loan licenses were outstanding, of which 159 were "broker only." Of the remaining 322 secondary mortgage lenders, 60 were licensed to operate on the same premises as small loan licensees. During the year, 144 secondary mortgage loan licensees were examined for compliance with the Secondary Mortgage Loan law (Chapter 646A of the Connecticut General Statutes) and the Truth in Lending laws.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, an assistant director, eight field examiners, and five support personnel. The division examines and supervises 124 state-chartered credit unions. All credit unions are examined yearly. The division meets with officers and directors of each credit union to review the findings. The division also assists new credit unions to ensure that directors, officers, and committees understand their responsibilities and legal obligations.

Condition and Operating Results

Membership in state-chartered credit unions increased by 8,677 in 1985 to 199,707 members despite two mergers with federally-chartered credit unions and one conversion to a federal charter. Similarly, assets increased 27.7%, or $91.1 million, to $419.3 million at year-end 1985.

Net loans to members increased by more than $34.7 million to $283.4 million. Other investments, including shares at Constitution State Corporate Credit Union, Inc., which has a membership of credit unions, increased from $48.1 million to $101.1 million. Investments in U.S. government obligations increased 24.5%, or $3.2 million, to $15.9 million.

Total members' shares increased by $85.5 million in 1985 to $385.8 million at year end. This figure represents a growth of 28.3% when 1984 figures are adjusted for the two mergers with federal credit unions and the one conversion to a federal charter.

Members' equity increased $4.5 million in 1985, comprised of a $2.5 million increase in reserves and a $2 million increase in undivided earnings. This increase brought total equity to $23.6 million.

Sources of funds increased $86 million, comprised of an increase of $85.4 million in share deposits and a $600,000 increase in borrowed money. (Included in this increase is a repurchase agreement for $1.6 million. If the repurchase agreement were excluded, borrowed money would show a $1 million decrease). Uses of borrowed funds included an increase in loans to members of $34.9 million and an increase in investments of $51.3 million. Meanwhile, dividends payable and other liabilities increased by $616,000.

Earnings

During 1985, gross operating income of state-chartered credit unions amounted to $45.2 million, a $6.5 million, or 16.8%, increase over the previous year's income. Operating expenses amounted to $15.7 million, an increase of $1.8 million or 12.9%. The resulting net income from operations was $29.5 million, an 18.5% increase over 1984's income from operations. The increase in operating expenses was due largely to a $513,000 increase in office occupation and operations and a $780,000 increase in employee compensation and benefits.

Income was derived primarily from interest earned on loans to members, which increased $5.9 million, or 19.6%, over the 1984 figure. Income from investments totaled $8.2 million, the same as 1984 and accounting for 18.1% of gross operating income. A non-operating gain of approximately $5,000 also was realized in 1985.

From the approximately $29.5 million of net income, dividends paid to members in 1985 totaled $25.5 million, a payout rate of 86.4%. Of the remaining net income, $2.2 million was transferred to reserves and $1.8 million was retained in undivided earnings.

Of the 123 state-chartered credit unions, excluding Constitution State Corporate, eight paid dividends of 9% or greater, 11 paid dividends between 8% and 9%, nine paid dividends of 8%, 15 paid dividends between 7% and 8%, 28 paid dividends of 7%, nine paid dividends between 6% and 7%, 16 paid dividends of 6%, 15 paid dividends of less than 6%, and one did not pay dividends. The remaining 11 credit unions paid variable split rates ranging from 5% to 10%. One of these paid .16% on share balances between $25 and $75. Twelve credit unions gave interest on loan rebates to borrowing members for the year 1985. The rebates ranged from 5% to 25%. They were voted on by directors and were paid from current period net earnings after dividends and statutory transfers.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions as a central credit union. It provides the means by which member credit unions may invest surplus funds, and it serves as a lender of funds to members with excess demand for loans.

Investments by member credit unions, both federal and state-chartered, in Constitution State Corporate, increased 67% from $187 million to $312.2 million. Net loans to member credit unions decreased from $8.3 million to $7.9 million, down $400,000 or 4.8%. Investments in securities, primarily short-term instruments and share accounts, increased from $192.4 million to $325.5 million at year-end 1985.

Net operating income of Constitution State Corporate was $23.3 million, of which $22.4 million, or 96.1%, was paid out as dividends to member credit unions.

Major Changes

Exclusive of Constitution State Corporate Credit Union, Inc., the 123 state-chartered credit unions had total assets of $419.3 million at year-end 1985. During the year, six state-chartered credit unions were merged into other state-chartered credit unions, two state-chartered credit unions were merged into federally-chartered credit unions, and one credit union was converted to a federal charter.

The average asset size of state credit unions was $3.4 million. Thirty-two credit unions, or 26%, had assets of $2 million or more. These credit unions accounted for 87.9% of all assets. Thirty-four credit unions, or 27.6%, each had assets of less than $250,000; they accounted for 1.2% of all assets. The remaining 57 state-chartered credit unions, comprising 46.4% of this group, had assets between $250,000 and $2 million. They accounted for 10.9% of assets.

The 245 federally-chartered credit unions in Connecticut had total assets of $1.6 billion as of year-end 1985, a 23.9% increase over 1984. The average asset size of federal credit unions was $6.5 million.

In 1985 for the first time, credit unions were required by the National Credit Union Administration to establish a share insurance deposit equal to 1% of total insurable share capital as of Dec. 31, 1984. This deposit account is recorded as an investment on the books of the credit union. Earnings on these deposits are to be applied to the payment of the NCUA share insurance premium. Excess earnings, if any, are to be distributed in the form of income on investments to the insured credit unions.

The first distribution of excess earnings was made as of Sept. 30, 1985 in the form of a 5% dividend. In subsequent years, the NCUA share insurance deposit is to be maintained at a balance equal to 1% of a credit union's total insurable share capital as of the previous year end.

Another important change in 1985 was the substitution of a supervisory fee for the examination and license fees that had previously been charged annually. The new supervisory fee is determined by the total assets of each credit union as well as the budget needs of the Department of Banking. Public Act No. 85-94, which went into effect May 1, 1985, specifically addressed this matter.

A revised report of examination was introduced and used selectively in 1985. The main revision of this report was the use of the CAMEL rating system, in which five areas of a credit union's operation and condition (capital, assets, management, earnings, and liquidity) are individually, and then compositely, rated.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is responsible for the following areas subject to the general supervision of the Banking Commissioner: 1) the registration of tender offers, securities and business opportunity programs for sale in Connecticut; 2) broker-dealer and investment adviser and agent registration; 3) routine examinations of broker-dealer and investment adviser registrants; and 4) enforcement of the tender offer, securities and business opportunity laws.

As of year-end 1985, the division was comprised of a division director, an assistant division director, a director of enforcement, eleven examiners, two Connecticut Careers Trainees, one Pre-Professional Trainee and ten support personnel.

Major Changes

In connection with the securities and business opportunity laws, as of the year-end 1985, 33,790 persons were registered to sell securities and to offer advice and management services regarding securities investments. This was a 16.7% increase over the number registered in 1984. Fifty-eight percent of those registered were engaged in the general brokerage business.

In 1985, 3,760 securities registration statements were received prior to sales. Fifty-three registrations by sellers of business opportunity programs were received. Twenty-eight business opportunity registrations were renewed.

During 1985, 165 securities and 18 business opportunity complaints or investigations were completed or resolved; 887 were received. Also during 1985, 20 routine broker-dealer and 12 investment adviser examinations were undertaken. One hundred and forty-four securities and 18 business opportunity investigations were initiated. Ten cease and desist orders were issued in the securities area compared with 11 the previous year. Five securities matters were referred for criminal action.

Of all the complaints processed and investigations opened, most were resolved on the administrative level. Many administrative resolutions required those believed to be violating the law 1) to offer rescissions to investors, 2) to submit affidavits that no business would be conducted in Connecticut until the offering was properly registered or exempted from registration, 3) to enter into consent agreements, or 4) a combination of these remedies.

In 1985, the Banking Commissioner referred to the Office of the Attorney General two securities complaints and two cases for enforcement of subpoenas. One securities complaint was referred to the New England regional office of the Securities and Exchange Commission.

Exemptive Orders

On Feb. 7, 1985, the Banking Commissioner issued an advisory interpretation on whether employees of certain financial institutions offering brokerage services through a separate broker-dealer would be considered "agents" of that broker-dealer under Section 36-471(b) of Chapter 662 of the Connecticut General Statutes, the Connecticut Uniform Securities Act.

The interpretation used a functional approach in applying the definition of "agent" to certain employees of financial institutions that have contractual arrangements with broker-dealers to provide securities brokerage services to their customers. The interpretation also provided that a broker dealer occupying physical space within a financial institution will be deemed to be operating a "branch office" as defined in Section 36-500-13(a)(4) of the Regulations promulgated under the Act. The interpretation prescribed certain requirements for advertising securities services and segregating records. It also barred broker-dealers participating in contractual arrangements with financial institutions from effecting securities transactions for the fiduciary accounts of those institutions.

LEGISLATION

During the 1985 session of the General Assembly, the following public acts affecting areas regulated by the Department of Banking were approved and signed into law:

Banks and Savings Institutions

P.A. 85-100, *An Act Concerning a Study of Connecticut Banking Laws* (effective July 1, 1985) mandates the Joint Standing Committee on Banks to conduct a study of current state banking laws and proposed legislation on banking.

P.A. 85-111, *An Act Concerning a Study of Effective and Cost-Efficient Ways to Provide Banking Services to Low-Income Residents of the State* (effective July 1, 1985) establishes a voluntary study by financial institutions to explore effective and cost-efficient ways to provide banking services to low-income residents of Connecticut.

P.A. 85-188, *An Act Concerning Capital Stock Savings Banks and Savings and Loan Associations* (effective Oct. 1, 1985) clarifies that the limitations in Section 36-73a of the General Statutes on investments in IRAs and retirement plans for self-employed individuals apply only to those savings banks and savings and loan associations that are not authorized to exercise fiduciary powers. The Act amends General Statutes Sections 36-88 (change in capital stock), 36-89a (preemptive rights of stockholders), 36-89b (preferred shares, capital notes and debentures), 36-90 (examination by stockholders), and 36-9 (voting restrictions) to make their provisions applicable to state capital stock savings banks and savings and loan associations as well as state bank and trust companies, and to make the provisions correspond more closely to similar provisions for stock corporations generally. Finally, the Act clarifies that, pursuant to Section 36-314 of the General Statutes, savings banks and savings and loan associations authorized to exercise fiduciary powers need not obtain a second license to exercise trust power.

P.A. 85-194, *An Act Concerning the Length of Time a Bank May Hold Checks* (effective Oct. 1, 1985) amends Section 36-9v of the General Statutes to impose maximum limits on the length of time a depository institution may hold a check, as follows: four business days for an item from an in-state banking institution and seven business days for an item from an out-of-state institution.

P.A. 85-209, *An Act Concerning the Payment of Dividends by Banks* (effective May 24, 1985) amends Section 36-139 of the General Statutes to give savings banks parity with savings and loan associations by authorizing savings banks to pay dividends from earnings without requiring them to add funds to their aggregate surplus account when the payment of dividends would reduce such accounts to an amount less than 8% of deposits.

P.A. 85-215, *An Act Authorizing Trustees and Public Officials to Invest in United States Obligations by Investing in Registered Funds Holding United States Obligations Only* (effective Oct. 1, 1985) permits trustees and officials who are authorized to invest in United States obligations to invest in federally registered money market funds holding United States obligations only.

P.A. 85-248, *An Act Permitting Savings and Loan Associations to Invest in the Shares of an Unregistered Investment Company* (effective May 30, 1985) authorizes savings and loan associations to invest up to 10% of their assets in an investment corporation which has assets with an average maturity of not more than 120 days and is wholly owned by a savings and loan association or savings bank incorporated under the laws of Connecticut or a federally-chartered savings and loan association or savings bank having its principal place of business in Connecticut.

P.A. 85-272, *An Act Concerning Investments by Savings Banks in Investment Company Stock or Shares* (effective June 3, 1985) amends subsection (12) of Section 36-96 of the General Statutes by removing the following restrictions on investments made by the savings banks' investment company: (1) The prohibition on investing in the stock of an insurance company not authorized to transact business in Connecticut, a bank, a trust company, a national banking association or a banking corporation; (2) limitation of 12½% of its assets in the shares of unregistered or foreign corporations, and (3) the limitation of 10% of its assets in the state of any one corporation.

P.A. 85-330, *An Act Concerning Mutual Savings Institutions Reorganizing into Mutual Holding Companies* (effective June 21, 1985), authorizes the reorganization of a mutual savings institution into a mutual holding company and the *de novo* formation of a reorganized savings institution. The Act also delineates the powers of mutual holding companies and reorganized savings institutions. In addition, it requires a reorganized savings institution to provide depositors with nontransferable subscription rights in common stock prior to a sale or offer to sell the stock. Certain transactions are exempted from the subscription requirements. The legislation further requires any mutual holding company converting to a capital stock holding company to comply with Section 36-142m of the General Statutes. It also amends Sections 36-142m, 36-142n, 36-142o and 36-193l of the General Statutes to clarify that their provisions which relate to conversion do not govern the formation of reorganized banks. Finally, it amends Section 36-429 of the General Statutes to exclude the formation of reorganized banks from the coverage of certain provisions of the Bank Holding Company Act.

P.A. 85-368, *An Act Concerning Investments in Mortgage Loans by Savings Banks and Interest Paid on Mortgage Escrow Accounts* amends subsection (10) of Section 36-99 of the General Statutes by raising the limit on investment by a savings bank in 90% loans secured by mortgages on residential real estate from 25% to 35% of the bank's assets. It also amends Section 36-99 of the General Statutes by authorizing savings banks to make loans secured by mortgages on residential real estate without limitation provided the total of all such loans outstanding does not exceed 10% of the bank's assets and the loans are 90% loans. The legislation amends Section 49-2a of the General Statutes by increasing from 4% per annum to 5¼% per annum, the interest which must be paid by the mortgagee or mortgage servicing company holding funds of a mortgagor in escrow for the payment of taxes and insurance premiums with respect to mortgaged property located in Connecticut. This provision took effect on Oct. 1, 1985 and the other provisions of the Act take effect on June 28, 1986.

P.A. 85-379, *An Act Concerning Banking Powers* (effective Oct. 1, 1985) amends Chapters 640, 641, 642, 645 and 652 of the General Statutes and provides for parity among state bank and trust companies, savings banks and savings and loan associations with respect to certain investment and lending powers. It also makes the restrictions on loans to any one obligor found in Section 36-65 of the General Statutes applicable to all state-chartered banking institutions. The legislation removes or increases certain asset and other limitations on investment by savings institutions and expands the fiduciary powers of those institutions. The following provisions of the Act are phased in, between Oct. 1, 1985 and Oct. 1, 1988: (1) removal of the asset limitations on investments by savings institutions in personal, educational, commercial and Small Business Administration loans and leases of personal property and (2) authorization of savings institutions to discount, purchase and sell accounts receivable and other forms of indebtedness. Effective Oct. 1, 1988, the legislation authorizes savings institutions to transact a general banking business and exercise any incidental powers; act as fiscal agent for the state or its political subdivisions; and act as agent for the collection of taxes.

P.A. 85-443, *An Act Concerning the State's Lien for Reimbursement for Expenses Incurred in Containing, Removing or Mitigating Hazardous Waste* (effective June 3, 1985) amends Section 22a-452a of the General Statutes and prescribes the filing and notice requirements which must be met in order for a lien under this section to be effective. The lien has priority over all transfers and encumbrances recorded on or after the effective date of the Act except that for residential property the lien has priority over transfers and encumbrances recorded after the filing of a notice of intent to file a lien on the land records. The Act requires the Commissioner of Environmental Protection to issue a certificate partially discharging the lien upon its reduction. In addition, it provides that a mortgagee who acquires property by foreclosure or tender of a deed in lieu of foreclosure is not liable for any costs imposed by the state beyond the value of the real estate for any spill occurring prior to the acquisition. The legislation establishes a task force to study the impact of the lien for reimbursement of hazardous waste removal.

Banking Commissioner

P.A. 85-108, *An Act Concerning Restrictions on Transactions by Employees of the Department of Banking with Entities under the Supervision of the Commissioner* (effective May 6, 1985) amends Section 36-11 of the General Statutes; permits the Deputy Commissioner and Department of Banking employees to be indebted to a regulated institution if the loan was made six months prior to their employment with the Department. The Act also exempts employees of the Department who are covered by the administrative clerical collective bargaining agreement from the restrictions on borrowing from regulated institutions. It further permits examiners in the credit union division to borrow from a state employee credit union in a sum not in excess of the limits prescribed in Section 36-199 of the General Statutes.

Consumer Credit

P.A. 85-399, *An Act Concerning the Licensing of Nondepository First Mortgage Lenders* (effective Oct. 1, 1985) provides for the licensing of lenders who make first mortgage loans to individuals for non-commercial purposes secured by one to four family owner-occupied residential property. The Act exempts certain individuals and institutions from the licensing requirements.

P.A. 85-522, *An Act Reducing the Maximum Finance Charges on Open and Closed-End Credit Plans* (effective Oct. 1, 1985) amends Sections 42-85, 42-133c and 37-9 of the General Statutes by extending the sunset provisions thereby reducing the maximum finance charge on the sale of motor vehicles and goods other than motor vehicles and the maximum finance charge on open-end credit plans related to the sale of consumer goods and services.

Credit Unions

P.A. 85-74, *An Act Concerning Credit Union Share Accounts* (effective April 29, 1985) amends Section 36-200 of the General Statutes by repealing subsection (4), which sets a share or membership liability ceiling on shares owned by members, and authorizing state-chartered credit unions to receive from members payments on shares which will comprise the assets of a retirement plan as authorized by Section 401(k) of the Internal Revenue Code of 1954.

P.A. 85-79, *An Act Concerning Investments in the Central Credit Union* (effective Oct. 1, 1985) amends Section 36-198(g) of the General Statutes and grants state-chartered credit unions the express authority to invest their funds in a central credit union organized under Chapter 646 of the General Statutes.

P.A. 85-93, *An Act Concerning Credit Union Mergers* (effective May 1, 1985) amends Section 36-223c of the General Statutes by providing that: Only the board of directors of the terminating credit union need establish the date and time of a meeting of members for the purpose of voting on the proposed merger; notice of such meeting need only be given to members of the terminating credit union; only the members of the terminating credit union need vote on the merger; and only the terminating credit union need file the certificate of merger with the Commissioner. It also eliminates the requirement that a copy of the certificate of merger be recorded in the offices of the town clerks in towns where the merging credit unions have previously filed their certificates of organization and in towns in Connecticut where land on which the terminating credit union owns a mortgage is located.

P.A. 85-94, *An Act Amending Supervisory Fees For Credit Unions* (effective May 1, 1985) amends Sections 36-12a, 36-195, 36-214(1) and 36-221 of the General Statutes; permits the Commissioner to collect an annual assessment (in lieu of current licensing fees) from each credit union under his supervision; provides that the fee prescribed in Section 36-12a(4)(b) of the General Statutes shall not apply to an application for purchase of assets and assumption of liabilities by a credit union; and deletes language concerning credit union application fees, licensing fees, license renewals and expiration date of credit union licenses.

P.A. 85-208, *An Act Concerning Out-Of-State Credit Unions* (effective May 24, 1985) authorizes an out-of-state credit union to do business in Connecticut with the prior written approval of the Commissioner if a Connecticut credit union would be permitted to do business in the other state and the out-of-state credit union meets certain criteria. The Commissioner may examine an out-of-state credit union doing business in Connecticut; require such credit union to submit an annual audit report to him; and enter into an agreement with the supervisory agency of such credit union to ensure its effective examination and supervision. The legislation also authorizes the Commissioner to revoke or suspend the approval given to such credit unions to do business in Connecticut.

P.A. 85-210, *An Act Concerning Membership in Credit Unions* (effective Oct. 1, 1985) amends Section 36-194 of the General Statutes and deletes the requirement that immediate family members reside in the same household as primary members to be eligible to join a credit union. The Act provides a definition of "groups having a common bond of occupation or association" as used in Chapter 646. In addition, it amends Section 36-196a of the General Statutes to allow credit unions to include as members persons whose loans have been purchased from other credit unions; and to authorize the Commissioner to approve a change in the field of membership of any credit union without regard for the common bond where a merger is not feasible and continued operation without the change may result in liquidation of the credit union.

P.A. 85-234, *An Act Concerning Treasury Tax and Loan Account Authority for Credit Unions* (effective Oct. 1, 1985) defines "tax and loan accounts" and "note accounts" and provides that such accounts are not shares as defined in Section 36-194(d) of the General Statutes. It permits credit unions, subject to U.S. Treasury Department regulations, to serve as depositories for federal taxes or as U.S. Treasury tax and loan depositories and satisfy any requirement in connection therewith. Credit unions are required to pay a return on note accounts at rates required by the U.S. Treasury Department. The Act also requires credit unions availing themselves of treasury tax and loan account authority to meet all requirements to obtain any available insurance provided by the National Credit Union Administration's Share Insurance Fund for such accounts.

P.A. 85-415, *An Act Concerning Technical Revisions to the Provisions of the General Statutes Relating to Credit Unions* (effective Oct. 1, 1985) effected a technical recodification of Chapter 646 of the General Statutes.

Securities and Business Investments

P.A. 85-169, *An Act to Amend the Connecticut Uniform Securities Act* (effective May 13, 1985) deletes references to "mutual" when describing a savings bank in Sections 36-471(c), 36-490(b) and 36-471(f) of the General Statutes. The Act adds Section 36-474(d) to the General Statutes, which imposes notice requirements upon broker-dealers who intend to terminate business or, for specified reasons, cease to transact business at any office in Connecticut. The Act amends Section 36-481 of the General Statutes by clarifying that registration renewal fees for broker-dealers, investment advisers and their agents are non-refundable. It also amends Section 36-482 of the General Statutes by permitting registered broker-dealers and investment advisers to store records on computerized systems provided that a printed copy of any record is immediately accessible. The Act amends the registration provisions of Section 36-486 of the General Statutes by requiring that only one copy of the latest form of prospectus filed under the Securities Act of 1933 accompany the registration statement and by requiring written notice to the Commissioner within one day after the federal registration statement becomes effective. Finally, this legislation amends Section 36-500 of the General Statutes to permit the Commissioner to issue administrative orders in appropriate circumstances.

Security Deposits

P.A. 85-231, *An Act Concerning the Amount of a Security Deposit for Tenants Sixty-Two Years of Age and Older* (effective Oct. 1, 1985) amends Section 47a-21 by requiring a landlord to refund to a tenant, sixty-two years of age or older, upon the tenant's request, that portion of the security deposit which exceeds one month's periodic rent.

Miscellaneous

P.A. 85-376, *An Act Concerning Funeral or Burial Funds* (effective Oct. 1, 1985) authorizes a licensed funeral director or embalmer to receive funds pursuant to a funeral service contract to pay for future delivery of funeral services or merchandise. All such funds must be deposited in an escrow account maintained by two escrow agents, one appointed by the funeral establishment and one by a depository institution, insurance company or broker-dealer. The legislation specifies the investments in which the funds held in escrow may be invested, the manner in which the escrow account shall be maintained, and the terms under which funds can be removed from the account.

P.A. 85-430, *An Act Establishing Requirements for the Payment of Mortgage Loan Funds by Lender* (effective Oct. 1, 1985) requires state and federal financial institutions and non-bank lenders that make first mortgage loans to pay the loan proceeds at the time of execution of the loan or the date the right to rescind the loan terminates by certified treasurer's or cashier's check. Payment may also be made by wire transfer to the mortgagor or the attorney for the financial institution.

P.A. 85-591, *An Act Amending the Mortgage Foreclosure Protection Act* (effective Oct. 1, 1985) amends Section 49-31i of the General Statutes by providing that the amount of a restructured mortgage debt at the end of a restructuring period shall not exceed either the original mortgage debt or 90% of the fair market value of the property, whichever is greater.

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STATE BANKS AND TRUST COMPANIES

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AMITY BANK
Incorporated 1964

ASSETS: $67,188,000

EXECUTIVE OFFICERS: *President, Jasper J. Jaser;* Senior Vice President, Peter A. Anderson; Vice President and Treasurer, Edward J. Maloney Jr.; Vice President and Secretary, Felicity Lavin.

DIRECTORS: Chairman Fred Nives, Alex Alexiades, Charles K. Bockelman, Robert G. Grodd, John J.C. Herndon, Jasper J. Jaser, Pascale Musto, Saul M. Ripps, Gloria Schaffer, Robert A. Slavitt, Maurice Sturm.

MAIN OFFICE: 128 Amity Road, Woodbridge, CT 06525

BRANCHES: 1 (Branford)

BANK OF DARIEN
Incorporated 1985

ASSETS: $15,430,000

EXECUTIVE OFFICERS: *President, James E. Banks;* Treasurer, Francis E. Jones; Secretary, Peter L. Truebner; Senior Vice President, Toni A. Greif; Vice President, Linda A. Wright.

DIRECTORS: Chairman John C. Emery Jr., James E. Banks, Marian M. Castell, John H. Cavanaugh, Arthur Collins Jr., George W. Green, Louis T. Hagopian, Robert B. Hance, Francis E. Jones, Nicholas J. Mercede, Douglas D. Milne III, Rudolph Montgelas, Isabelle C. Reilly, F.G. Rodgers, Theodore F. Shaker, William D. Thompson, Charles E. Waggner, Stephen F. Zangrillo.

MAIN OFFICE: 1089 Boston Post Road, Darien, CT 06820

THE BANK OF NEW HAVEN
Incorporated 1979

ASSETS: $126,340,000

EXECUTIVE OFFICERS: *President, Joseph V. Ciaburri;* Senior Vice Presidents, William E. McNeil, Lorraine K. Young; Vice Presidents, Paul V. Erwin, W. Neil Godfrey, Joseph A. Guardo, Ralph A. Proto, Brett Silvers, Arthur Viola.

DIRECTORS: Chairman George M. Dermer, Richard L. Ades, Martin R. Anastasio, Joseph V. Ciaburri, Thomas M. Donegan, Albert M. D'Onofrio, Victor B. Hallberg, Theodore F. Hogan Jr., Lawrence M. Liebman, Vincent A. Romei, Joshua Sandman, Stanley Scholsohn, Alexander R. Showe.

MAIN OFFICE: 209 Church St., New Haven, CT 06510

BRANCHES: 3 (New Haven - 2, Orange)

THE BANK OF SOUTHEASTERN CONNECTICUT
Incorporated 1985

ASSETS: $16,631,000

EXECUTIVE OFFICERS: *President, Joseph M. Stellato;* Vice President, Nan K. Crowley.

DIRECTORS: Chairman Martin Gottesdiener, John Antonino, Lawrence J. Bettencourt, George K. Boyer, Rudolph Chieka, Thomas G. Faria, Joseph M. Stellato, Martin J. Sullivan.

MAIN OFFICE: 716 Broad Street Extension, Waterford, CT 06385

BANK OF STAMFORD
Incorporated 1981

ASSETS: $79,943,000

EXECUTIVE OFFICERS: *President, Dominick Uva Jr.;* Senior Vice President, Thomas H. Williams; Vice President and Treasurer, Daniel C. Rosa; Vice President, Gary W. Biros.

DIRECTORS: Chairman Dominick Uva Jr., Robert Kennedy, L.F. Lionetti, Julius Markiewicz, Hugh O'Connell, Linda Noyes Portanova, Genaro J. Rubino, Carl W. Shanahan, Cresenzo Signore, Irwin Silver, Joseph J. Tooher Jr., Richard Uva.

MAIN OFFICE: 45 Prospect St., Stamford, CT 06901

BANK OF WATERBURY

Incorporated 1985

ASSETS: $13,460,000

EXECUTIVE OFFICERS: *President, Walter A. Morrissey;* Executive Vice President, John Lutkus; Senior Vice President, Waldo W. Robison.

DIRECTORS: Chairman John B. Sullivan, Frank Bochicchio, Thomas P. Brunnock, George T. Carrah, Joseph R. Carrah, Jaci Carroll, Leonard Margolis, Walter A. Morrissey, Frank G. Regan.

MAIN OFFICE: 97-99 North Main St., Waterbury, CT 06722

CHESTER BANK

Incorporated 1914

ASSETS: $79,630,000

EXECUTIVE OFFICERS: *President, Robert D. Mitchell;* Executive Vice President, Bruce H. Watrous; Vice Presidents, William P. Blaauboer, Sisto D. Radicchi; Vice President and Treasurer, Douglas J. Pierce; Secretary, Peter J. Tiezzi Jr.

DIRECTORS: Chairman Arnold H. Watrous, Harry R. Archambault, Richard J. Bates, Merritt M. Comstock, Richard R. Daniels Sr., Geoffrey L. Jacobson, Barbara A. Kingsford, W. Michael McCulley, Robert D. Mitchell, Roycroft A. Monte, Sisto D. Radicchi, Robert W. Woodstock, Daniel J. Zanardi.

MAIN OFFICE: 6 Main St., Chester, CT 06412

BRANCHES: 3 (Chester, East Haddam, Essex)

CITYTRUST

Incorporated 1849

ASSETS: $1,910,420,000

EXECUTIVE OFFICERS: *Chairman, George F. Taylor;* President, Jonathan A. Topham; Vice Chairmen, E. Cortright Phillips, Reid C. Spencer; Senior Vice Presidents, L. Kirk Baird Jr., Stephen P. Boyle, Lawrence J. Bues, Robert F. Cahill, Peter G. Dahl, M. James Geraghty, Robert R. Matheu II, Edward J. McNabb, Murray H. Morse, Richard N. Tinker, John D. Wemmlinger, Francis J. Wiatr, David V. Winsted; Senior Vice President and Treasurer, Peter B. Salsbury; Secretary, Frank W. Estes.

DIRECTORS: Chairman George F. Taylor, Robert W. Baldwin, Walter Baum, Drummond C. Bell, Philip H. Burdett, Cameron Clark Jr., Robert W. Dixon, Irwin Engelman, Mario S. Kellogg, Hubert T. Mandeville, Leonard J. Massello, E. Cortright Phillips, Charles E. Spencer III, Reid C. Spencer, Jonathan A. Topham, Ernest C. Trefz.

MAIN OFFICE: 961 Main St., Bridgeport, CT 06601

BRANCHES: 35 (Bethel, Bridgeport - 3, Brookfield, Cheshire, Danbury - 2, Darien, Fairfield - 3, Greenwich, Middlebury, Milford, Monroe, Naugatuck, New Haven, Newtown, North Haven, Norwalk, Ridgefield, Shelton, Stamford, Stratford - 2, Trumbull, Waterbury - 3, Watertown, West Hartford, Westport, Wilton - 2)

COLONIAL BANK

Incorporated 1849

ASSETS: $1,728,437,000

EXECUTIVE OFFICERS: *Chairman, Francis M. White;* President, George Ehrhardt Jr.; Executive Vice President and Treasurer, Joseph Carlson II; Executive Vice President, Louis H. Ulizio Jr.; Senior Vice President and Secretary, Richard A. Glassman; Senior Vice President and Controller, Edmund J. Behan; Senior Vice President, Bruce A. Wilson.

DIRECTORS: Chairman Francis M. White, Thomas F. Brennan, Orton P. Camp Jr., John R. Caruso, Norman Cohen, John C. Dean, George Ehrhardt Jr., I. Martin Fierberg, Victor H. Frauenhofer, John R. Graham, Frederick O. Hoerle, Conrad J. Kronholm Jr., Vincent B. Largay, Margaret W. Lawson, Anthony J. Lombard, Arthur J. LoVetere, Robert Mailhouse, Howard J. Mattioli, John A. Michaels, Daniel J. Miglio, Lance R. Odden, Francis J. Oneglia Jr., G. Bradford Palmer Jr., William J. Pape II, William F. Partridge, Carl A. Peterson, Harry F. Rice Jr., David C. Robinson, Frederick F. Schauder, Michael G. Sendzimir, George A. Silvester.

MAIN OFFICE: 81 West Main St., Waterbury, CT 06720

BRANCHES: 60 (Branford, Bridgeport, Bristol, Brookfield, Cheshire, Derby, East Hartford, East Haven, Farmington - 2, Guilford, Hamden - 2, Hartford - 2, Kent, Meriden - 2, Middlebury, Milford, Naugatuck, New Haven - 6, New Milford - 3, Newington, North Haven, Plainville - 3, Sharon, Southbury - 2, Thomaston, Torrington - 3, Trumbull, Wallingford, Waterbury - 6, Watertown, West Hartford - 2, West Haven - 3, Wethersfield, Woodbury, Grand Cayman Island (BWI), London, England)

CONNECTICUT COMMUNITY BANK

Incorporated 1974

ASSETS: $32,961,000

EXECUTIVE OFFICERS: *President, Robert J. Oca;* Senior Vice President, Susan J. Del Vecchio; Vice President and Treasurer, Peter Walter; Vice President, Emanuel Terenzio.

DIRECTORS: Chairman Lois Sontag, Sheila Arnaboldi, Richard Deutsch, Steven Folb, Burton Hoffman, Arthur Lutz, Arthur Marciano, Bernice Miller, Alice Mitchell, Robert J. Oca, Bobbie Pickering Shannon, Ruth L. Sims, Valerie L. Sodano.

MAIN OFFICE: 100 Mason St., Greenwich, CT 06830

BRANCHES: 2 (Greenwich, Stamford)

FAIRFIELD FIRST BANK & TRUST COMPANY

Incorporated 1984

ASSETS: $8,163,000

EXECUTIVE OFFICERS: *President, Anthony J. Carriera, Jr.;* Senior Vice President, Thomas F. Gill.

DIRECTORS: Chairman Peter G. Doyle, Stephen A. Bassock, Marc M. Bennett, Anthony J. Bravo, Anthony J. Carriera Jr., Ralph L. dePanfilis, Emanual E. Dober, Herbert F. Harrington, Jr., James C. Houston, Jay C. Huffard, Robert B. Morin, Norman M. Rappoport.

MAIN OFFICE: 2600 Post Road, Fairfield, CT 06430

THE FIDELITY TRUST COMPANY

Incorporated 1902

ASSETS: $240,298,000

EXECUTIVE OFFICERS: *President, David V. Andrews;* Executive Vice President and Secretary, Augustine C. Troy; Senior Vice President and Treasurer, Edward T. Russell; Senior Vice Presidents, Barry B. Davall, Walter T. Sullivan.

DIRECTORS: Chairman T. Ward Cleary, Fred T. Allen, David V. Andrews, Robert A. Beer, Richard L. Brinckerhoff, John J. Cloonan, Merie L. Lockwood, William Pitt, Lois PontBriant, Andrew R. Robustelli, Norman I. Schafler, David H. Street, Augustine C. Troy.

MAIN OFFICE: 129 Atlantic St., Stamford, CT 06904

BRANCHES: 8 (Darien, Stamford - 7)

FOUNDERS BANK

Incorporated 1984

ASSETS: $11,550,000

EXECUTIVE OFFICERS: *President, Neil M. Beckwith;* Executive Vice President, Stephen W. Mirabella, Assistant Vice President, Patrick J. Fitzgerald; Secretary, Newton H. Borgerson Jr., Treasurer, Richard J. Guandalini.

DIRECTORS: Chairman Richard B. Buckley, Neil M. Beckwith, Jack Bender, Newton H. Borgerson Jr., Max G. Carter, Arneta K. Dow, Dominic J. Galardi, Norman W. Gavin, Richard J. Guandalini, Vasant B. Khachane, Donald P. Parson.

MAIN OFFICE: 27 Elm St., New Haven, CT 06508

THE GLASTONBURY BANK & TRUST COMPANY

Incorporated 1919

ASSETS: $139,300,000

EXECUTIVE OFFICERS: *President, John H. Hamby Jr.;* Executive Vice President, James Uccello; Senior Vice President and Treasurer, Allen L. Nielsen.

DIRECTORS: Chairman John H. Hamby Jr., William G. Affleck, Loren J. Andreo, Ronald E. Bourbeau, Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Carl E. Larson, Louis P. Longo, Michael P. Price, Henry Saglio, Edward J. Sharr, Mark A. Sheptoff, James Uccello.

MAIN OFFICE: 2461 Main St., Glastonbury, CT 06033

BRANCHES: 6 (Colchester, East Hartford, Glastonbury - 2, Portland, Rocky Hill)

HOME BANK AND TRUST COMPANY
Incorporated 1854

ASSETS: $302,180,000

EXECUTIVE OFFICERS: *President, John R. DiBella;* Executive Vice President and Treasurer, Raymond N. Lyons; Senior Vice Presidents, Kenneth J. DeLisa, Wayne C. Golon; Vice Presidents, John E. Engdahl, Peter J. McGee, John S. Newton, Joseph J. Salinardi.

DIRECTORS: Paul B. Baron, A. Gordon Davis Jr., John R. DiBella, Philip H. Hall, Barbara L. Harper, Thomas S. Luby, Raymond N. Lyons, Frank J. Nastri, Edward J. Okay, Robert P. Patton, Marsha O. Pendleton, Michael F. Stone, Carter H. White.

MAIN OFFICE: 400 East Main St., Meriden, CT 06450

BRANCHES: 10 (Cheshire - 2, Cromwell, Meriden - 2, Middletown, Norwich, Prospect, Rocky Hill, Wallingford)

THE HOUSATONIC BANK & TRUST COMPANY
Incorporated 1976

ASSETS: $58,929,000

EXECUTIVE OFFICERS: President, James F. Rogers III; Treasurer and Controller, James M. Judd.

DIRECTORS: Chairman Henry F. Healey Jr., Arnold J. Alderman, Gerald J. Bogen, Newton D. Brenner, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, John A. Frey, Guy J. Greco, Sidney H. Joseph, Eugene D. Micci, Joseph F. Monaco Jr., Lawrence A. Pirritino, Frank Rapp, E. James Uberti, Peter J. Vartelas, Joel M. Young.

MAIN OFFICE: Division Street, Ansonia, CT 06401

BRANCHES: 1 (Orange)

THE INDEPENDENT BANK & TRUST COMPANY
Incorporated 1910

ASSETS: $193,874,000

EXECUTIVE OFFICERS: *President, Donald K. Hodgkins;* Vice President and Treasurer, Michael J. Hinchey; Vice Presidents, Frederick C. Decker, James S. Fletcher, Anita Hamblett, John M. Korba Jr., James N. Ladd Jr., George J. Meehan, Paul A. Pepin; Secretary, Harry S. Gaucher Jr.

DIRECTORS: Chairman Leverett M. Grant, David N. Bell, Richard S. Doran, Lester E. Foster, Harry S. Gaucher Jr., Joseph H. Goldberg, Otto R. Hain, Harry J. Hartley, Donald K. Hodgins, Milton P. Kozelka, James J. Preble, Frank R. Seaforth, William B. Stanley, Willard J. Stearns, Jackson P. Sumner, Basil T. Tsakonas.

MAIN OFFICE: 676 Main St., Willimantic, CT 06226

BRANCHES: 9 (Killingly - 2, Mansfield - 3, Norwich - 2, Waterford, Windham)

THE JEWETT CITY TRUST COMPANY
Incorporated 1921

ASSETS: $25,029,000

EXECUTIVE OFFICERS: *President, Chester L. Dudkowski;* Vice President, Leonard T. Stavrou.

DIRECTORS: Chairman Chester L. Dudkowski, Raymond Andersen, William Demicco, John C. Lucey, Donald Ouillette, Hermon B. Tripp, Jerome Zuckerbraun.

MAIN OFFICE: 28 Main St., Jewett City, CT 06351

LAFAYETTE BANK & TRUST COMPANY
Incorporated 1964

ASSETS: $183,851,000

EXECUTIVE OFFICERS: *President, Thomas L. Gray Jr.;* Senior Vice Presidents, Thomas J. Prall Jr., Jerome J. Whalen, John E. Werner, Richard J. Luvera; Vice Presidents, Peter A. Banca, Pearl A. Jezarian, Martin Moomjian, Susan E. Odoardi; Controller, James Jursak; Secretary, Kenneth F. Zarrilli.

DIRECTORS: Chairman Lawrence B. Schwartz, Louis J. Gladstone, Alfred Goldreyer, Thomas L. Gray Jr., Donald W. Harrison, Roderick C. McNeil III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, James P. Schwartz, Henry S. Stern, Kenneth F. Zarrilli.

MAIN OFFICE: 345 State St., Bridgeport, CT 06601

BRANCHES: 10 (Bridgeport - 7, Fairfield, Stratford, Trumbull)

THE LANDMARK BANK

Incorporated 1984

ASSETS: $52,702,000

EXECUTIVE OFFICERS: *President, Louis W. Bossie;* Executive Vice President, Norman St. Amand; Senior Vice President and Treasurer, Gary A. Laurito; Secretary, M. Patricia McVane.

DIRECTORS: Chairman Preston F. Harding, Gary Blonder, Richard P. Boccaccio, Louis W. Bossie, Michael G. Economos, Robert A. Foisie, Arthur T. Foote, Melvin H. Gerrol, Michael I. Ginsberg, Martin Greenberg, Robert H. Haines III, Jeffrey S. Hoffman, Theodore N. Kaplan, M. Patricia McVane, Martin C. Noreika, Anthony P. Parrotta, John J. Redden, Kenneth S. Schwartz, Philip A. Shelton, Ben Sisti, William Stevenson.

MAIN OFFICE: One City Place, Hartford, CT 06103

MANCHESTER STATE BANK

Incorporated 1970

ASSETS: $60,143,000

EXECUTIVE OFFICERS: *President and Treasurer, Nathan C. Agostinelli;* Executive Vice President, Joseph Schauster; Senior Vice President, Stanley J. Jarvis; Vice Presidents, Richard R. Lauzier, William H. Fraser; Secretary, Ronald Jacobs.

DIRECTORS: Chairman Andrew Ansaldi Jr., Paul J. Aceto, Nathan G. Agostinelli, Stephen J. Cavagnaro, Richard Cobb, Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski, Samuel P. Pierson, Joseph Schauster, Edward J. Tomkiel.

MAIN OFFICE: 1041-1043 Main St., Manchester, CT 06040

BRANCHES: 1 (Manchester)

THE MERCHANTS BANK AND TRUST COMPANY

Incorporated 1917

ASSETS: $211,548,000

EXECUTIVE OFFICERS: *President, J. Robert Newman;* Executive Vice President, Daniel M. Gewant; Executive Vice President and Secretary, Larry L. Bentley; Senior Vice Presidents, A. Peter Lomaglio, John J. Jevne.

DIRECTORS: Larry L. Bentley, Maurice E. Devine, Richard C. Farley, Russell Frost III, John J. Gardella, Daniel M. Gewant, John R. Mitchell, J. Robert Newman, Thomas E. O'Connor, Edwin Safir, Edward J. Tracey, Rosemarie Verrilli, Stephen B. Weitz.

MAIN OFFICE: 59 Wall St., Norwalk, CT 06852

BRANCHES: 4 (Danbury, Norwalk - 3)

THE MERIDEN TRUST & SAFE DEPOSIT COMPANY

Incorporated 1889

ASSETS: $20,685,000

EXECUTIVE OFFICERS: *President, William C. Kilroy;* Senior Vice President and Secretary, Newell S. Sly; Vice President and Treasurer, Robert G. Gattilia.

DIRECTORS: Robert G. Church, Robert E. Estabrook, Robert G. Gattilia, John J. Gorman Sr., Cynthia A. Gutierrez, O. Clarence Hugo, Jere M. Johnson, William C. Kilroy, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, F. Paul Scalzi, Newell S. Sly

MAIN OFFICE: 1295 East Main St., Meriden, CT 06450

BRANCHES: 2 (Meriden)

NEW CANAAN BANK & TRUST COMPANY

Incorporated 1975

ASSETS: $74,687,000

EXECUTIVE OFFICERS: *President, Richard A. Winfield;* Vice Presidents, James E. Crane II, Anne M. Pember, Alexander Turovetz, David J. VanBuskirk; Treasurer, Bruce H. Poole; Secretary, Joseph J. Rucci Jr.

DIRECTORS: Chairman John R. Pfeffer, Dana C. Ackerly, Richard L. Ahern, Emil F. Aysseh, Hugh Halsell, Michael D. Hobbs, Daniel S. Jones, Robert E. Mallozzi Jr., Robert E. Nielsen, Frances Frost Overlock, John W. Pickering Jr., Joseph J. Rucci Jr., Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Robert B. Stewart, Marquerite L. Stinchfield, Alexander Turovetz, Richard A. Winfield.

MAIN OFFICE: 208 Elm St., New Canaan, CT 06840

NEW ENGLAND BANK & TRUST COMPANY

Incorporated 1971

ASSETS: $55,071,000

EXECUTIVE OFFICERS: *Acting President, John P. Beiletti;* Vice President, Carl Marino.

DIRECTORS: Chairman George A. Colli Jr., Tadeus J. Buczkowski, Carmen F. Calbi Jr., Arne H. Dalene, Dominic J. Ferraina, Hurlburt H. Frew, James S. Peters II, Thomas R. Smyth, Edward J. Szewczyk, Henry Turbak, John H. Whiteley.

MAIN OFFICE: 9 Hazard Ave., Enfield, CT 06082

BRANCHES: 3 (East Windsor, Ellington, Somers)

THE NEW MILFORD BANK AND TRUST COMPANY

Incorporated 1975

ASSETS: $136,548,000

EXECUTIVE OFFICERS: *President, Donald H. Broderick;* Executive Vice President, Daniel W. Kelly; Vice President and Treasurer, Kevin L. Dumas.

DIRECTORS: Chairman, Frederick P. Planz, Donald H. Broderick, Norman Flayderman, Lawrence Greenhaus, Ruth Henderson, Paul Hulton, Victor Lautier,Robert W.X. Martin, Norbert E. Mitchell, Henry Perlowsky, Walter G. Southworth, Jack Straub, Edward Tierney.

MAIN OFFICE: 55 Main St., New Milford, CT 06776

BRANCHES: 4 (Bridgewater, Kent, New Milford - 2)

THE NORTH AMERICAN BANK & TRUST COMPANY

Incorporated 1973

ASSETS: $135,252,000

EXECUTIVE OFFICERS: *Chairman, Sheldon L. Pollock;* President, Robert E. Maloney; Executive Vice President and Treasurer, Morris Eisenberg; Vice Presidents, Kenneth Brennan, Jeanne Barry Gilbert, James Kenney, Theodore Laskowski, Jesse McAnally, Michael Nemetz, Robert Pelliccia, Frank Petrillo, Bruce Taylor.

DIRECTORS: Chairman Sheldon L. Pollock, George F. Enhorning, Leon G. Farr, Alfred J. Galiucci, John T. Garthwait, Maurice Janazzo, Robert E. Maloney, E. John Manca, Alfred N. Marulli Sr., I. Sidney Milwe, Irving Morris, Manuel Nunes, Henry Paparazzo, Donald J. Rinaldi, Thomas E. Walshe, Nelson Zackin.

MAIN OFFICE: 1131-1151 Stratford Ave., Stratford, CT 06497

BRANCHES: 7 (Bristol, Monroe, Stratford, Waterbury - 2, Wolcott - 2)

OLD SAYBROOK BANK & TRUST COMPANY

Incorporated 1984

ASSETS: $16,092,000

EXECUTIVE OFFICERS: *President, Stewart J. Dickinson;* Vice Presidents, Peter Kirk, Donald N. Berrie.

DIRECTORS: Chairman Charles A. Robertson, John Baldoni, Walter Birck, Duane W. Brookes, Robert Casner, Haiman Long Clein, Gloria Fogg, Walter Kozy, Angus L. McDonald, Edmund H. Mosca, Phillip Ranelli, Ernest Sparaco, Stillman A. Swan Jr.

MAIN OFFICE: 20 Main St., Old Saybrook, CT 06475

THE PUTNAM TRUST COMPANY OF GREENWICH

Incorporated 1914

ASSETS: $340,260,000

EXECUTIVE OFFICERS: *Chairman, Donald R. Blair;* Executive Vice President, John H. Kuck; Senior Vice President and Treasurer, William Engborg; Senior Vice Presidents, John T. Gallagher, Haven A. Knight, James F. McLean; Senior Vice President and Secretary, Wm. Richard Moller Jr.

DIRECTORS: Chairman Donald R. Blair, George F. Clements Jr., Frank J. Coyle, Philip M. Drake, R. Michael Dunne, William S. Hirschberg, Whitman Hobbs, F. Joseph Holleran, Frank Y. Larkin, Emil Mosbacher Jr., Gordon W. Reed, Arthur J. Santry Jr., Howard P. Serrell, Richard R. Shinn, Joan M. Warburg, Clark M. Whittemore Jr., Joseph S. Wilcox Jr.

MAIN OFFICE: 10 Mason St., Greenwich, CT 06830

BRANCHES: 5 (Greenwich)

RCB TRUST CO.
(Incorporated 1985)

ASSETS: $2,680,000

EXECUTIVE OFFICERS: *President, Edgar W. Barksdale Jr.;* Vice Presidents, Eileen T. Blackall, Patricia A. Brennan, Donna M. Bryan, Marilyn R. Freeman, Mark B. Geist, Elizabeth A. Knope, David K. Storrs; Chief Operating Officer, F. Richards Ford III; Comptroller and Treasurer, James P. Mahon.

DIRECTORS: Chairman Edgar W. Barksdale Jr., Harold B. Finn III, F. Richards Ford III.

MAIN OFFICE: 29 Federal St., Stamford, CT 06901

SALISBURY BANK & TRUST COMPANY
Incorporated 1874

ASSETS: $89,025,000

EXECUTIVE OFFICERS: *President, Robert T. Cunningham;* Vice President and Secretary, Margaret M. Wilcox; Vice President and Treasurer, John F. Perotti; Vice President, Craig Toensing.

DIRECTORS: Chairman Robert T. Cunningham, Richard A. Arnoff, Albert Borden, John F. Perotti, John E. Rogers, John A. Segalla, Louis J. Trotta Jr., Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

MAIN OFFICE: Main Street, Lakeville, CT 06039

BRANCHES: 2 (Salisbury, Sharon)

SECURITY TRUST
Incorporated 1972

ASSETS: $46,549,000

EXECUTIVE OFFICERS: *President, Joseph A. Gozzo;* Senior Vice President, Margaret V. Michelson; Vice President, Brian D. Porch; Vice President and Treasurer, Thomas R. Jezouit; Secretary, Daniel Glassberg.

DIRECTORS: Chairman George R. Kabureck, Richard D. Brousson, William J. Brown, Morris Budkofsky, Donald Cagenello, Justin J. Donnelly Sr., Joseph A. Gozzo, John W. Leavitt, Stanley A. Macbeth, Dominic Marandino, Philip Rubin, Daniel J. Sayadoff Sr., L. Paul Sullivan, John C. Vasquez.

MAIN OFFICE: 44 Jerome Avenue, Bloomfield, CT 06002

BRANCHES: 4 (Bloomfield, West Hartford - 3)

THE SEYMOUR TRUST COMPANY
Incorporated 1905

ASSETS: $80,574,000

EXECUTIVE OFFICERS: *Chairman, Earl B. Boies;* President, Robert H. Foster; Vice President, John K. Hummel; Treasurer, Raymond P. Johnson, Secretary, Helen D. Busher.

DIRECTORS: Chairman Earl B. Boies, Joseph E. Bilanin, Henry T. Chatfield, Robert H. Foster, William F. Foster, John B. Hill, James C. Hummell, James K. Klarides, Richard L. Wanner, Samuel C. Wheeler.

MAIN OFFICE: 115 Main St., Seymour, CT 06483

BRANCHES: 1 (Oxford)

THE SIMSBURY BANK AND TRUST COMPANY
Incorporated 1916

ASSETS: $198,431,000

EXECUTIVE OFFICERS: *President, Thornton B. Morris;* Senior Vice President and Secretary, Ezra R. Harris; Vice President, Edwin A. Martin; Treasurer, Bertram A. Johnson.

DIRECTORS: Dominic P. Bogino, John L. Cannon, Robert E. Darling Jr., John E. Ellsworth, Robert K. Milkey, Harvey G. Moger, Thornton B. Morris, James J. Preble, Robert W. Sanford, Oliver M. Thompson, Richard D. Wagner, Jon W. Webber.

MAIN OFFICE: 740 Hopmeadow St., Simsbury, CT 06070

BRANCHES: 5 (Avon, Canton, East Granby, Granby, West Simsbury)

THE SOUTH WINDSOR BANK & TRUST COMPANY

Incorporated 1963

ASSETS: $83,100,000

EXECUTIVE OFFICERS: *President, Paul R. Longchamps;* Executive Vice President, Donald R. Page; Vice President and Treasurer, Nancy E. Morline; Secretary, John T. Kearney.

DIRECTORS: Chairman James T. Farrell, John T. Kearney, Edward R. Kuehn, Paul R. Longchamps, James Milkie, Donald R. Page, Enoch W. Pelton, Anthony F. Rempe Jr., Charles B. Shepard, Jean E. Shepard III, John J. Woodcock III.

MAIN OFFICE: 1033 John Fitch Blvd., South Windsor, CT 06074

BRANCHES: 4 (East Windsor, Ellington, South Windsor, Vernon)

UNION TRUST COMPANY

Incorporated 1948

ASSETS: $2,275,083,000

EXECUTIVE OFFICERS: *Chairman, Thomas F. Richardson;* President, Frank J. Kugler Jr.; Senior Executive Vice President, George R. Kaburek; Executive Vice Presidents, Leo G. Kleine, Edward G. Williams, Peter V. Young.

DIRECTORS: Chairman Thomas F. Richardson, D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hansen, Robert W. Harcke, John N. Henske, Robert E. Ix, O. Hayden Owens Jr., Kenneth A. Randall, Audrey M. Sargent, William F. Schmied, Robert H. Sorensen, Theodore F. Talmadge, Henry H. Townshend Jr., Paul E. Waggoner, Howard R. Weckerley.

MAIN OFFICE: 300 Main St., Stamford, CT 06904

BRANCHES: 59 (Ansonia, Bethel, Branford, Bridgeport - 2, Danbury - 7, Darien - 3, Derby, Greenwich - 4, Groton, Hamden - 2, Madison, Milford, New Canaan - 3, New Haven - 3, New London - 2, New Milford, Newtown, North Haven, Norwalk - 2, Old Saybrook, Redding, Ridgefield - 2, Southbury, Stamford - 8, Stonington, Trumbull, Wallingford - 2, West Haven, Westport, Wilton - 2)

UNITED BANK & TRUST COMPANY

Incorporated 1903

ASSETS: $754,240,000

EXECUTIVE OFFICERS: *President, Charles P. Britton III;* Senior Vice President and Treasurer, James F. Murphy; Senior Vice President and Secretary, Louis Pellino; Vice President and Controller, Anson C. Hall Jr.

DIRECTORS: Chairman James J. Preble, H. Meade Alcorn Jr., Carlyle F. Barnes, Charles P. Britton III, Joseph B. Burns, Kevin V. Dowling, Frederick R. Downs Jr., Russell E. Hartmann, W. Bruce Huyghue, Lafayette Keeney, W. Lester Killen, Frederick C. Maynard Jr., James F. Murphy, Elizabeth L. Pinney, George E. Risley, W. Page Wodell.

MAIN OFFICE: 101 Pearl St., Hartford, CT 06103

BRANCHES: 20 (Bristol - 4, East Hartford, East Windsor, Essex, Hartford - 3, Middletown, New Hartford, Old Lyme, Portland, Vernon - 3, West Hartford - 2, Windsor)

THE VALLEY BANK & TRUST COMPANY

Incorporated 1973

ASSETS: $92,456,000

EXECUTIVE DIRECTORS: *President, A. Joseph Romano;* Senior Vice President and Comptroller, Wesley A. Radcliffe; Vice Presidents, Mark Mullally, Raymond Ott; Secretary, Allan J. Rosen.

DIRECTORS: Chairman James M. Breiner, William A. Brennan, Victor Castaldo, Fred M. Cecarelli, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Arnold Goodman, Francis J. Mason, Joseph Morosko, A. Joseph Romano, Allan J. Rosen, S. George Santa.

MAIN OFFICE: 189 State St., Bridgeport, CT 06604

BRANCHES: 4 (Bridgeport, Shelton - 2, Trumbull)

THE VILLAGE BANK & TRUST COMPANY
Incorporated 1973

ASSETS: $67,755,000

EXECUTIVE OFFICERS: *President, Roger W. Robichaud;* Vice Chairman, Edward J. Hannafin; Senior Vice President and Treasurer, James R. Umbarger; Executive Vice President, Robert V. Macklin; Secretary, Romeo G. Petroni.

DIRECTORS: Chairman Lewis J. Finch, Enrico J. Addessi, Richard O. Carey, Madeline Fitzgerald Contegni, Nicholas R. DiNapoli Jr., Edward J. Hannafin, George Kaufman, Joseph L. Knapp, Carl Lecher, Romeo G. Petroni, Roger W. Robichaud, Robert Scala, Gino Torcellini.

MAIN OFFICE: 22 Prospect St., Ridgefield, CT 06887

BRANCH 1 (Wilton)

THE WESTPORT BANK & TRUST COMPANY
Incorporated 1913

ASSETS: $258,538,000

EXECUTIVE OFFICERS: *Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Rague.

DIRECTORS: Chairman William E. Andersen, George H. Damman, William L. Gault, Lester R. Giegerich, Robert M. Halloran, Charles W. Horsfall, William E. Mitchell, Robert E. Murray, William J. Rague, Jay Sherwood, Philip Silver, Gerald A. Smith.

MAIN OFFICE: 87 Post Road East, Westport, CT 06880

BRANCHES: 5 (Redding, Weston, Westport - 3)

WINDSOR BANK AND TRUST COMPANY
Incorporated 1973

ASSETS: $57,730,000

EXECUTIVE OFFICERS: *President, Barry R. Loucks;* Senior Vice President, Raymond G. Halsted; Senior Vice President and Treasurer, Kazik I. Skoczylas; Vice Presidents, John A. Coccomo, Ronald J. Ostafin; Secretary, Russell A. Ferrigno.

DIRECTORS: Chairman Wilson M. Alford Sr., John C. Carmon, Lester R. Daddario, John H. King, John J. Narkiewicz, Ben Sasportas, Paul H. Wabrek, John R. Winalski.

MAIN OFFICE: Old Windsor Mall, Windsor, CT 06095

BRANCHES: 1 (Windsor)

SAVINGS BANKS

Directory and Statistics

Italicized type indicates Chief Executive Officer

ADVEST BANK
Incorporated 1984

ASSETS: $226,223,000

EXECUTIVE OFFICERS: *President, John F. Beckert;* Senior Vice President, Daniel J. Sullivan; Vice President and Treasurer, William F. Weaver; Secretary Timothy J. Curry.

DIRECTORS: Chairman John F. Beckert, John J. Crawford, Jeffrey C. Linfert, Howard W. Nannen Jr., Robert L. Thomas.

MAIN OFFICE: 33 Lewis St., Hartford, CT 06103

AMERICAN BANK OF CONNECTICUT
Incorporated 1920

ASSETS: $205,612,000

EXECUTIVE OFFICERS: *President, Gene C. Guilbert;* Senior Vice President and Treasurer, Raymond M. Donohoe; Vice Presidents, Joseph F. Lynch, George O'Connor, Dunham H. Smith; Vice President and Controller, Genevieve M. Lombard; Vice President and Corporate Secretary, Betty Ann Veillette.

DIRECTORS: Charles G. Arnold, Norman S. Drubner, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson, Paul A. Sirop.

MAIN OFFICE: 2 West Main St., Waterbury, CT 06720

BRANCH OFFICES: 8 (Middlebury, Seymour, Waterbury - 4, Watertown, Woodbury).

AMERICAN SAVINGS BANK
Incorporated 1862

ASSETS: $751,547,000

EXECUTIVE OFFICERS: *President and Treasurer, Norman E.W. Erickson;* Senior Vice President and Secretary, Richard N. Wedmore; Vice Presidents, Donald H. Foberg, Phillip J. Forauer, Richard M. Furniss, Thomas M. Leonard, William Slade Jr., John Terricciano.

DIRECTORS: Paul J. Anderson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Norman E.W. Erickson, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Julian C. Pease, Stanley W. Shepard.

MAIN OFFICE: 178 Main St., New Britain, CT 06050

BRANCHES: 12 (Avon, Glastonbury, Killingworth, Mansfield, New Britain - 3, Newington, Plainville, Simsbury, West Hartford, Wethersfield).

THE BANK MART
Incorporated 1859

ASSETS: $437,009,000

EXECUTIVE OFFICERS: *President, Richard F. Freeman;* Senior Vice Presidents, Marcia B. Goodman, John A. Jackson Jr., Emmett G. Murphy; Treasurer, Thomas F. Holloway; Vice Presidents, Doris Bayus, Joseph P. Coyne Jr., Douglas H. Ferguson, Terrence J. Shannon, Sheila O. Smith; Secretary, Barbara A. Peterson.

DIRECTORS: Chairman Philip R. Marsilius, Richard P. Bodine, Seth O.L. Brody, Donald B. Christie, Fred C. Frassinelli Jr., Richard F. Freeman, John H. Larson, John P. Maloney, Jack E. McGregor, V. Gibney Patterson, Harry B. Rowell Jr., Harold C. Smith, Robert A. Wallace, Elinor F. Wilber, Peter Wilkinson.

MAIN OFFICE: 948 Main St., Bridgeport, CT 06601

BRANCHES: 7 (Bridgeport - 2, Fairfield - 2, Stratford - 2, Trumbull)

THE BANKING CENTER
Incorporated 1850

ASSETS: $1,017,351,000

EXECUTIVE OFFICERS: *President and Treasurer, John P. Burke;* Secretary, Edward J. Holcomb.

DIRECTORS: Chairman Edward J. Holcomb, John Benson, John F. Burbank, John P. Burke, H. Maxwell Burry Jr., Richard Derr, Milton Greenblatt, Sue S. Grossman, Richard W. Michaels, J. Garry Mitchell, Addis W. Morgan, Robert J. Narkis, Reginald H. Post, Gerald A. Scutt, Frank E. Shephard Jr., Justin L. Smith Jr., Stedman G. Sweet, C. Dinsmore Tuttle, Joseph A. Zimmermann.

MAIN OFFICE: 60 North Main St., Waterbury, CT 06702

BRANCHES: 19 (Bethel - 2, Bethlehem, Brookfield, Cheshire, Newtown, Prospect, Southbury, Southington, Waterbury - 6, Watertown - 2, Wolcott, Woodbury)

BERLIN SAVINGS BANK
Incorporated 1873

ASSETS: $143,378,000

EXECUTIVE OFFICERS: *President, Richard S. Martin;* Senior Vice President and Treasurer, William N. Wixon; Vice Presidents, Richard G. Anderson, Richard J. Toman; Secretary, Dorothy A. Bialek; Comptroller, Robert W. Anderson.

DIRECTORS: Leonard Abrahamson, L. Bowman Banford, Clifton A. Benson, William J. Coughlin Jr., John S. Filbert, Frank Fraprie, John A. Kaestle, Richard S. Martin, Prentice M. Troup, Joanne G. Ward, Dana Whitman Jr.

MAIN OFFICE: 346 Main St., Kensington, CT 06037

BRANCHES: 5 (Berlin - 2, Middlefield, Rocky Hill - 2).

BRANFORD SAVINGS BANK
Incorporated 1890

ASSETS: $153,782,000

EXECUTIVE OFFICERS: *President and Treasurer, Harry F. Whittemore Jr.;* Executive Vice President, Jeffrey C. Clark; Senior Vice President and Secretary, John H. Holman; Senior Vice President, Charles H. Blood; Vice President, Walter E. Mullen.

DIRECTORS: Chairman Donald E. Stevens, Norbert W. Church, Jeffrey C. Clark, Erle C. Curtis, Andrew Criscuolo, Ralph L. DeLucia, Leslie C. Findell, Lois Flesche, John H. Holman, Richard Kahl, John Leffingwell, Bernard H. Page, Leonard Spear, Richard W. Squeri, Henry L. Stoddard, Kenneth P. Thompson, Harry F. Whittemore Jr., Nathan Zaffin.

MAIN OFFICE: 45 South Main St., Branford, CT 06405

BRANCHES: 2 (East Haven, North Branford)

BRISTOL SAVINGS BANK
Incorporated 1870

ASSETS: $399,307,000

EXECUTIVE OFFICERS: *President, Edward P. Lorenson,* Senior Vice President, Robert L. Messier Jr.; Vice Presidents, Daniel J. Casey, John S. Driscoll, John E. Hines, Richard N. LaMothe, Howard T. Schmelder; Vice President and Treasurer, David Melenski; Vice President and Secretary, Robert E. Chapman.

DIRECTORS: Chairman Edward P. Lorenson, Sherwood L. Anderson III, Thomas F. Cosgrove, Robert W. Fiondella, Terry B. Fletcher, Patrick J. Hogan, Katherine C. Ill, Edwin V. Ladd Jr., Robert R. Maynard, Carl R. Sellberg, Aaron P. Silver, Roderick R. Washburn, Robert J. Williamson.

MAIN OFFICE: 150 Main St., Bristol, CT 06010

BRANCHES: 6 (Bristol - 3, Burlington, Plainville, Plymouth)

THE BROOKLYN SAVINGS BANK
Incorporated 1872

ASSETS: $76,841,000

EXECUTIVE OFFICERS: *President and Secretary, Robert J. Aulie;* Vice President and Treasurer, Thomas E. Payne; Vice President, Gerald F. Dierman.

DIRECTORS: Chairman A. Morrison Ennis, Robert J. Aulie, Joseph E. Baier, James J. Byrnes Jr., Michael P. Pappas, Mildred B. Pierce, Paul E. Roper, Romeo P. Vezina.

MAIN OFFICE: 145 Main St., Danielson, CT 06239

BRANCHES: 2 (Canterbury, Plainfield)

BURRITT INTERFINANCIAL BANCORPORATION

Incorporated 1889

ASSETS: $462,003,000

EXECUTIVE OFFICERS: *President and Treasurer, John C. Jaynes Jr.;* Executive Vice President, Timothy Nadeau; Senior Vice Presidents, Barbara J. Bennett, Robert M. Pawloski, Senior Vice President and Secretary, Richard C. Syrett; Vice Presidents, John S. Barnes, Joseph Greco, Robert J. Kasper, David W. Nuss, Foster S. White.

DIRECTORS: Ruthe W. Boyea, Harold M. Brodsky, Judith W. Brown, Michael J. Cimino, Raymond E. Cummings, John E. Downes, J. Brian Gaffney, John C. Jaynes, Francis J. McCarthy, Janusz S. Podlasek, Rev. Mark Rohrbaugh, Richard C. Syrett, Angelo Tomasso Jr.

MAIN OFFICE: 267 Main St., New Britain, CT 06050

BRANCHES: 7 (Glastonbury, New Britain - 2, Newington - 2, Rocky Hill, West Hartford)

THE CENTRAL BANK FOR SAVINGS

Incorporated 1851

ASSETS: $278,475,000

EXECUTIVE OFFICERS: *President, James H. Doak Jr.;* Senior Vice President and Treasurer, Robert W. Monroe; Senior Vice President and Secretary, Richard J. Leary; Vice President and Comptroller, Robert L. L'Heureux Jr.; Vice Presidents, Gary O. Espelin, Peter L. Kofsuske, Kenneth G. Penfield, Ralph Winchester, Ronald A. York.

DIRECTORS: Robert G. Barnes Jr., Craig A. Bossi, A. Lee Campione, James H. Doak Jr., Raymond E. Donovan, Thomas L. Ferry Jr., Dennis F. Gaffney, William H. Goldfarb, David T. Lucey, Amelia P. Mustone.

MAIN OFFICE: 43 East Main St., Meriden, CT 06450

BRANCHES: 6 (Durham, Enfield, Mansfield, Meriden - 3)

CHELSEA GROTON SAVINGS BANK

Incorporated 1854

ASSETS: $309,836,000

EXECUTIVE OFFICERS: *President and Treasurer, Edward M. Regets;* Vice Presidents, John E. Ryder, Duncan C. Stoddard, George W. Strouse, Comptroller, Daniel T. Ostrowski.

DIRECTORS: Robert B. Acker, Richard E. Blodgett Jr., Allyn L. Brown Jr., Thomas F. Costello, Katherine N. Fuller, Philip C. Greene, Raymond A. Helmboldt, Marjorie P. Moore, Shepard B. Palmer Jr., Andrew W. Perry III, Edward M. Regets, Leonard D. Royce, Fred Seeman.

MAIN OFFICE: Bank Square, Mystic, CT 06355

BRANCHES: 7 (Groton - 2, North Stonington, Norwich - 2, Sprague, Stonington)

CITY SAVINGS BANK OF MERIDEN

Incorporated 1874

ASSETS: $95,311,000

EXECUTIVE OFFICERS: *President, Robert K. Montgomery;* Executive Vice President, Secretary and Treasurer, L. Clark Robison; Vice President, David P. Walker.

DIRECTORS: Eugene E. Bertolli, Arthur D. Boutillier Jr., Michael M. Conroy, Foster M. Johnson Jr., Marvin Kosofsky, Robert K. Montgomery, Gary O. Olson, L. Clark Robison, Richard D. Stapleton.

MAIN OFFICE: 14 West Main St., Meriden, CT 06450

BRANCHES: 2 (Meriden - 2)

COLLINSVILLE SAVINGS SOCIETY

Incorporated 1853

ASSETS: $25,474,000

EXECUTIVE OFFICERS: *President and Treasurer, Ralph A. Benson Sr.;* First Vice President and Secretary, Michael A. Langer; Vice President, Arthur S. Bristol.

DIRECTORS: Ralph A. Benson Sr., Arthur S. Bristol, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, John R. Miner Jr., Roy H. Olson, Clair W. Wilder.

MAIN OFFICE: 136 Main St., Collinsville, CT 06022

COLONY SAVINGS BANK

Incorporated 1985

ASSETS: $9,789,000

EXECUTIVE OFFICERS: *President, Michael A. Celello;* Vice President, Robert L. Ferree; Comptroller, Diane E. Conti; Secretary, James F. Canning; Treasurer, Frank Mauro.

DIRECTORS: Chairman John F. Rosen, James F. Canning, Michael A. Celello, Leo Ciocca, David A. Clukey, Anthony F. DiFabio, Linda Hershman, David P. Hocking, Willie A. Holmes, Robert Lawrence, Antonio Massaro, Frank Mauro, Robert F. Parisi, Richard R. Roccapriore, Antonio Setaro, Richard W. Sweet, Peter Zaccariello.

MAIN OFFICE: 909 North Colony Road, Wallingford, CT 06492

COMMUNITY SAVINGS BANK

Incorporated 1984

ASSETS: $13,637,000

EXECUTIVE OFFICERS: *President, Robert F. Festa;* Vice Presidents, Giacomo L. Acquaruio, Douglas P. Shea; Vice President and Treasurer, Warren C. Nyborg.

DIRECTORS: Chairman John M. Walsh, Renaud J. Albert, Robert F. Festa, Elijah Gibson Jr., Frank E. Laviero, William Lyga, Nicholas L. Marien, Sandra S. Schwartz, Victor Z. Szymanski.

MAIN OFFICE: 206 North Main St., Bristol, CT 06010

CONNECTICUT SAVINGS BANK

Incorporated 1857

ASSETS: $1,066,512,000

EXECUTIVE OFFICERS: *President, Paul H. Johnson;* Executive Vice President, Secretary and Treasurer, Robert C. Davis Jr.; Executive Vice Presidents, Andrew W. DelGrego, F. Perry Wilson Jr.; Senior Vice Presidents, William R. Ainsworth, B. Patrick Madden, Frank Merola, Robert L. Theve, Richard P. Wood, John E. Wright; Vice Presidents, Betsy H. Barnston, Robert N. Cooke, John P. Devlin, Revere H. Ferris, John Frost, Walter P. Hrabstock, Thomas N. Keefe, Michael Lenahan, James R. Miranda, James M. Murphy, Richard Pearce, Joseph Perrelli, Toni C. Savino, Donald W. Spini.

DIRECTORS: Mary B. Arnstein, Barry R. Banducci, Roland M. Bixler, Samuel W. Bowlby, Henry Chauncey Jr., James P. Comer, Abbott H. Davis Jr., Ralph W. Halsey Jr., Marshall R. Holley, Philetus H. Holt, Lawrence W. Iannotti, Paul H. Johnson, Clayton A. Kolstad, Nancy N. Kops, Robert J. Leeney, Victor H. Vroom.

MAIN OFFICE: 47 Church St., New Haven, CT 06510

BRANCHES: 18 (Cheshire, Clinton, East Haven, Hamden - 2, Madison, Milford, New Haven - 5, North Branford, North Haven, Orange, Wallingford, West Haven, Woodbridge)

THE DERBY SAVINGS BANK

Incorporated 1846

ASSETS: $362,983,000

EXECUTIVE OFFICERS: *President, Harry P. DiAdamo Jr.;* Executive Vice President and Secretary, John F. Costigan; Senior Vice President, Thomas H. Wells; Vice Presidents, David A. Dedman, Donald J. Frillici, Oliver G. McLean Jr., Edward I. Moore, Alfred T. Santoro; Controller, Dat Van La.

DIRECTORS: Chairman Frank M. Ozak Jr., Achille A. Apicella, John J. Brennan, John F. Costigan, John B. Dearborn, Harry P. DiAdamo Jr., Angelo E. Dirienzo, Laura J. Donahue, William M. Miller, John M. Rak, G. Jeffrey Reynolds, Bronislaw Winnick.

MAIN OFFICE: One Elizabeth St., Derby, CT 06418

BRANCHES: 6 (Derby - 2, Seymour, Shelton - 3)

THE DIME SAVINGS BANK OF NORWICH

Incorporated 1869

ASSETS: $64,208,000

EXECUTIVE OFFICERS: *President, Severn T. Johanessen;* Senior Vice President and Treasurer, Clifford P. Kumpf Sr.; Senior Vice President and Secretary, James P. Cronin; Vice President, Joseph R. Silvestri.

DIRECTORS: Craig Bode, Hazel Judith Brown, Richard S. Camp, James P. Cronin, Frank D. Demicco, Harold W. Higgins, Carl K. Hitchon, Severn T. Johanessen, Clifford P. Kumpf Sr., Benjamin J. Lord Jr., Howard Murkett.

MAIN OFFICE: 33 Broadway, Norwich, CT 06360

BRANCHES: 3 (Ledyard, Norwich - 2)

THE DIME SAVINGS BANK OF WALLINGFORD

Incorporated 1871

ASSETS: $285,370,000

EXECUTIVE OFFICERS: *President and Treasurer, Francis P. Feeney;* Executive Vice President and Secretary, John C. Shortell; Senior Vice Presidents, Daniel P. Sullivan Jr., Peter G. Pfau; Vice Presidents, Robert L. Carmody, John E. Franco Jr., Maria A. Fisher; Comptroller, Ronald J. Hall.

DIRECTORS: Henry E. Bartels, Charles G. Crump, Francis P. Feeney, Rosalind F. Gallagher, William Neal MacKenzie, Robert Nicoletti, Alfred T. St. James, John S. Shortell, Fred A. Valenti.

MAIN OFFICE: 2 North Main St., Wallingford, CT 06492

BRANCHES: 5 (Cheshire, North Haven - 2, Wallingford - 2)

ESSEX SAVINGS BANK

Incorporated 1851

ASSETS: $106,660,000

EXECUTIVE OFFICERS: President, Douglas H. Olson; Vice President and Controller, Spencer M. Quintin Sr.; *Treasurer, Robert F. Herbst.*

DIRECTORS: Chairman Robert F. Herbst, William A. Boyd, James D. Connors, Donald P. Morrison, G. Peter Neilsen, Douglas H. Olson, James D. Reardon, John J. Speirs Jr., Phillip J. Stueck, John P. Wollack.

MAIN OFFICE: 9 Main St., Essex, CT 06371

BRANCHES: 2 (Old Lyme, Old Saybrook)

THE FAIRFIELD COUNTY SAVINGS BANK

Incorporated 1874

ASSETS: $122,165,000

EXECUTIVE OFFICERS: *President, F. Richard Gregory;* Executive Vice President, Donald M. Lockwood; Vice Presidents, C.A. Fiorella, Catherine F. Cody, Dorothy E. Carr, Joan Casolo; Treasurer, John F. Romano; Secretary, Frances E. Stephanak.

DIRECTORS: Chairman F. Richard Gregory, Mary Jane Balser, Philip W. Goodwin, Donald M. Lockwood, John F. Piro, Thomas J. Riordan Jr., William F. Stephanak, Samuel J. Stewart III.

MAIN OFFICE: 67 Wall St., Norwalk, CT 06852

BRANCHES: 4 (Norwalk)

FARMERS AND MECHANICS SAVINGS BANK

Incorporated 1858

ASSETS: $430,348,000

EXECUTIVE OFFICERS: *Chairman, Arthur E. Webster Jr.;* President, Ralph H. Shaw II; Senior Vice Presidents, John A. Barr Jr., Kenneth R. Kjellen, Bruce A. Ricker; Vice President and Treasurer, David H. Kelsey; Secretary, Barbara A. Marino.

DIRECTORS: Chairman Arthur E. Webster Jr., Paul S. Carrier Jr., Gregory G. Curtis, Ellen G. D'Oench, F. Martin Dohl, Stanley E. Gifford, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Carmelo J. Mazzotta Jr., J. Warren Mylchreest Jr., Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Ralph H. Shaw II, Robert H. Simmons.

MAIN OFFICE: 211 South Main St., Middletown, CT 06457

BRANCHES: 10 (Colchester, Cromwell - 2, East Hampton, Haddam, Middletown - 4, Montville)

FARMINGTON SAVINGS BANK

Incorporated 1851

ASSETS: $180,167,000

EXECUTIVE OFFICERS: *President and Treasurer, John W. Grouten;* Vice President and Comptroller, John H. Hangen; Vice President, Robert J. Grubbs; Secretary, Priscilla M. Smulski.

DIRECTORS: Chairman Frank A. Cadwell Jr., George S. Chase, Howard H. Coe, John M. Deming, C. Parker Fleming, John W. Grouten, William F. Grunewald, Harriet B. Lidgerwood, John B. Parsons, William L. Wollenberg.

MAIN OFFICE: 32 Main St., Farmington, CT 06032

BRANCHES: 3 (Farmington - 2, West Hartford)

GATEWAY BANK
Incorporated 1860

ASSETS: $743,836,000

EXECUTIVE OFFICERS: *President, Leland C. Gates;* Treasurer, William D. Rider; Senior Vice President and Secretary, Janet Wolucki; First Vice Presidents, Reginald DeKoven III, Donald P. Rider, Donald L. Wood.

DIRECTORS: Chairman William D. Rider, Robert G. Bowman, C. Renwick E. Case, E. Roger Clark, Theodore B. Covert, A. Reid Cross, Edward J. Flynn, Thomas J. Gardella, Leland C. Gates Jr., Charles C. Judd, James W. Kambas, William O. Keene, John W. Kubovic, Thomas R. Lyons, William J. Overlock, Samuel F. Pierson, J. Forbes Rogers, Charles D. Staack, Clayton B. Weed Jr., Janet S. Woluck, John H. Woodward.

MAIN OFFICE: 50 North Main St., South Norwalk, CT 06856

BRANCHES: 17 (Brookfield - 2, Danbury - 2, Darien - 2, Fairfield, Newtown, Norwalk - 3, Stamford - 4, Westport, Wilton)

GREAT COUNTRY BANK
Incorporated 1862

ASSETS: $293,411,000

EXECUTIVE OFFICERS: *President and Treasurer, Frederick J. Quinn;* Executive Vice President and Secretary, William McDougall; Senior Vice Presidents, Thomas M. Mason, Paul V. Orcutt, Michael W. Rosso.

DIRECTORS: Chairman Edward W. Miller, William C. Bassett, Joseph B. Buckley, Terry R. Chatfield, Donald F. Clemons, Mildred M. Davey, Ralph R. DeFonce, Donald A. Farmer, Paul Pawlak Sr., James E. Rogers, Irene G. Smith, Henry Tolman II, Lawson Van Riper, George R. Wilson.

MAIN OFFICE: 211 Main St., Ansonia, CT 06401

BRANCHES: 5 (Ansonia, Beacon Falls, Seymour, Shelton - 2)

THE GUILFORD SAVINGS BANK
Incorporated 1875

ASSETS: $105,013,000

EXECUTIVE OFFICERS: *President and Treasurer, David D. Dudley;* Vice President and Secretary, Gilbert M. Lombard Jr.

DIRECTORS: Chairman Gilbert M. Lombard Sr., Edwin D. Bartlett, John M.C. Betts, Richmond H. Curtiss, David D. Dudley, Hugh McK. Jones, John B. Kidney, Gilbert M. Lombard Jr., H. Logan Page III, Winthrop F. Smith.

MAIN OFFICE: 1 Park St., Guilford, CT 06437

BRANCHES: 1 (Guilford)

JEWETT CITY SAVINGS BANK
Incorporated 1873

ASSETS: $75,007,000

EXECUTIVE OFFICERS: *President, Reino E. Horstmeyer;* Vice President and Treasurer, Paul E. Chase; Vice Presidents, Kevin C. Merchant, Joseph A. Simmons Jr.; Secretary, Shirley M. Pierce.

DIRECTORS: Chairman H. Eugene Labonne, Robert L. Brodeur, Edward J. Chominski, Don K. Collins, Dominic Demicco, Richard J. Duda, Albert G. Gosselin Sr., Reino E. Horstmeyer, John A. Ricketts, Donald P. Vachon.

MAIN OFFICE: 111 Main St., Jewett City, CT 06351

BRANCHES: 2 (Jewett City, Brooklyn)

THE LIBERTY BANK FOR SAVINGS
Incorporated 1825

ASSETS: $562,513,000

EXECUTIVE OFFICERS: *President, Frank J. Godwin Jr.;* Executive Vice Presidents, Patrick J. Crowley, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice Presidents, Paul H. Beaulac, Philip P. Cacciola, Ronald J. Catrone, Robert M. Hoppenstedt, Robert J.E. Lee; Vice Presidents, Barbara K. Aubin, Dolores M. Burnum, Joseph S. Carta, William C. Coe, Peter E. Firla, Robert S. Muirhead Jr., Lawrence M. Nawrocki, James E. Seagrave; Secretary, Shirley F. Williams.

DIRECTORS: Chairman William E. Tucker, Charles W. Anthes, Donald C. Davis, Woodbridge A. D'Oench, George W. Fraser Jr., Frank J. Godwin Jr., Raymond S. Hedges, Ann N. Hibino, Milton R. Johnson, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, John B. Newman, Nathan I. Shapiro, Luther E. Stearns, Robert E. Stevens, Eugene F. Sturgeon.

MAIN OFFICE: 315 Main St., Middletown, CT 06457

BRANCHES: 15 (Cromwell, East Hampton, East Lyme, Haddam, Mansfield, Marlborough, Middletown - 3, Old Saybrook, Portland, Stonington, Waterford - 2, Windham)

LITCHFIELD BANCORP
Incorporated 1850

ASSETS: $110,802,000

EXECUTIVE OFFICERS: *President, Howard E. Kerpelman;* Executive Vice President, Sidney W. Hine; Senior Vice President, Ruth K. Berlet; Vice Presidents, Francis L. Conlan, Paul J. Reisbeck, Thomas L. Reynolds; Treasurer, Angela N. Natterman; Secretary, Vilma L. Flaherty.

DIRECTORS: Francis M. Dooley, Robert W. Doyle Sr., George C. Dudley, Robert M. Fitzgerald, Sidney W. Hine, William M. Houldin Jr., Howard E. Kerpelman, Donald K. Mayland, Donald G. Miller, Bertram Read, Edward M. Sepples Jr., E. Geoffrey Ward Jr.

MAIN OFFICE: West Street, Litchfield, CT 06759

BRANCHES: 4 (Litchfield - 2, Salisbury, Washington)

MECHANICS SAVINGS BANK
Incorporated 1861

ASSETS: $545,740,000

EXECUTIVE OFFICERS: President, Edgar C. Gerwig; Group Vice President and Treasurer, Ernest C. Wignall; Group Vice Presidents, Stephen J. St. Clair, Thomas R. Hurt; Senior Vice Presidents, William J. Anderson, Richard T. Langan; Vice Presidents, Laurence F. Beilman, Roger W. Broberg, Reid W. Fraser, Robert R. Northover, Clifford R. Ongley; Controller, James D. Boyle; Secretary, Mary A. Ames.

DIRECTORS: Chairman Jack C. Myles, Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, John Donnelly, Sister Francis Marie Garvey, Edgar C. Gerwig, Worth Loomis, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Samuel H. Title, Bruce N. Torell, John L. Way, II.

MAIN OFFICE: 80 Pearl St., Hartford, CT 06103

BRANCHES: 11 (Avon, Bloomfield - 2, East Hartford, Hartford - 2, West Hartford - 3, Wethersfield, Windsor)

MILFORD SAVINGS BANK
Incorporated 1872

ASSETS: $95,555,000

EXECUTIVE OFFICERS: *President, Howard B. Treat Jr.;* Executive Vice President and Treasurer, Paul W. Austin; Vice Presidents, Theodore H. Goodwin, Robert E. Coulombe Jr., Controller, Susan L. Shields; Secretary, Ann-Marie Lenart.

DIRECTORS: Paul W. Austin, Robert D. Beard, Robert J. Clemence, Harold S. Greenbaum, William D. Harlow, Hollis N. Hugins, Joseph P. Kaluzynski, Howard S. Merk, Clement A. Passariello, Alvin C. Smith, Deforest W. Smith, Robert H. Smith, Francis V. Stosse, Sally A. Stowe, Howard B. Treat Jr., Frederick B. Warren.

MAIN OFFICE: 33 Broad St., Milford, CT 06460

BRANCHES: 1 (Milford)

MOODUS SAVINGS BANK
Incorporated 1870

ASSETS: $14,075,000

EXECUTIVE OFFICERS: *President, Raymond N. Kellogg III;* Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS: Chairman Charles J. Wolf Jr., Edgar H. Bishop, John J. Blaschik, Rudolph R. Hoffmann, William T. Hood Jr., Raymond N. Kellogg III, Daniel Maus Jr., David Silberstein, Burton Tucker, John F. Yeomans.

MAIN OFFICE: W.F. Palmer Road, Moodus, CT 06469

NAUGATUCK SAVINGS BANK
Incorporated 1870

ASSETS: $152,491,000

EXECUTIVE OFFICERS: *President, Richard D. Coe;* Executive Vice President and Treasurer, Stephen J. Sweeney Jr.; Vice President and Secretary, Mark C. Yanarella; Vice President and Comptroller, William N. Villano.

DIRECTORS: Gordon A. Anderson, John D. Aresta, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, Henry T. Moeckel, Robert C. Sutherland, Stephen J. Sweeney Jr., Carl R. Toothaker, Louis F. Voegeli, Mark C. Yanarella.

MAIN OFFICE: 251 Church St., Naugatuck, CT 06770

BRANCHES: 3 (Middlebury, Naugatuck, Oxford)

NEW ENGLAND SAVINGS BANK
Incorporated 1827

ASSETS: $535,483,000

EXECUTIVE OFFICERS: *President, Richard L. Creviston;* Executive Vice President, William R. Attridge; Senior Vice President and Comptroller, Joseph H. Coutu; Senior Vice Presidents, Lawrence E. Alderson Sr., Robin Honiss, David C. Whelden; Vice President and Treasurer, David J. Krug; Vice Presidents, Herbert L. Lindblom, Michael Velgouse Jr.; Secretary, Margaret L. Trakas.

DIRECTORS: Chairman Richard L. Creviston, Richard A. Bauerfeld, John Beveridge, Ernest C. Burnham Jr., Pierce F. Connair, Robert A. Doherty, Louis Fiorelli, Neil E. Humphreville, Frank J. Laycock, Dorothy B. Leib, Otto E. Liebig Jr., Robert W. Marrion, William W. Miner, John F. Mirabito, Steven E. Pitts, Charles J. Poole, Stanley Popiel, Julia H. Smith, Robert J. Sullivan Jr., James H. Thach III, James R. Vest, Donald R. Welter.

MAIN OFFICE: 63 Eugene O'Neill Dr., New London, CT 06320

BRANCHES: 13 (Clinton, Deep River, East Lyme, Groton, Ledyard, Montville, New London - 3, Old Lyme, Plainfield, Stonington, Waterford)

THE NEW HAVEN SAVINGS BANK
Incorporated 1838

ASSETS: $1,271,768,000

EXECUTIVE OFFICERS: *President, Robert M. Geier;* Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice Presidents, Kenneth P. Kaminsky, Thomas A. Lafreniere, Vice President and Secretary, Robert F. Crosby; Vice Presidents, Gerald W. Blood, Phyllis E. Ceccarelli, Lillian A. Celone, Richard S. Dart, Richard D. Johnson Jr., Randall S. Miller, Charles S. Palmer, David R. Rice, Willie Spence, Alfred E. Tosetti, John Vaspasiano; Vice President and Controller, Frank W. Colton.

DIRECTORS: John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon Jr., Jane D. Keeler, John M. Lyons, Philip Paolella, Catherine St. John, Robert N. Schmalz, C. Thomas Smith, Charles L. Terrell, Paul D. Wingate.

MAIN OFFICE: 195 Church St., New Haven, CT 06502

BRANCHES: 18 (East Haven - 2, Guilford, Hamden - 3, Madison - 2, New Haven - 3, North Branford, North Haven, Orange, Seymour, West Haven - 2, Woodbridge)

NEW MILFORD SAVINGS BANK

Incorporated 1858

ASSETS: $270,839,000

EXECUTIVE OFFICERS: *President, F. Wayne Arnold;* Executive Vice President, Treasurer, and Secretary, Brian A. Arnold; Vice President and Comptroller, Jordan E. Barrows; Vice Presidents, Betty A. Fredlund, Peter J. Sheehan.

DIRECTORS: Chairman F. Wayne Arnold, Forrest D. Arnold, Willis H. Barton Jr., Herbert E. Bullock, Ralph F. Camp, John V. Haxo, Arthur A. Sega, Julian I. Stone.

MAIN OFFICE: *19 Main* St., New Milford, CT 06776

BRANCHES: 10 (Bridgewater, Brookfield, Canaan, Kent, Morris, New Fairfield, New Milford, Sharon, Sherman, Washington)

NEWTOWN SAVINGS BANK

Incorporated 1855

ASSETS: $132,544,000

EXECUTIVE OFFICERS: *President and Treasurer, Kenneth M. Adams;* Senior Vice President, William R. Potter; Senior Vice President and Secretary, Joseph R. Humeston; Vice Presidents, David H. Treadwell, John F. Holian; Comptroller, Kenneth W. Evans.

DIRECTORS: James W. Crick Jr., Robert S. Grossman, John F. Holian, William A. Honan Jr., Joseph R. Humeston, James M. Osborne Jr., Gene A. Rubino, Elizabeth H. Smith, Russell F. Strasburger.

MAIN OFFICE: 39 Main St., Newtown, CT 06470

BRANCHES: 2 (Bethel, Southbury)

NORTHWEST BANK FOR SAVINGS

Incorporated 1875

ASSETS: $86,676,000

EXECUTIVE OFFICERS: President, James E. Davis; Vice Presidents, William B. Weber, Richard P. Rogers; Treasurer, James A. Frink; Secretary, Susan L. Belle-Isle.

DIRECTORS: George E. Case, James E. Davis, Milton Dolinsky, Jonathan F. Ells, Charles J. Fecto, Andrew S. Grinvalsky, Caroline B. LaMonica, Norman F. Thompson III.

MAIN OFFICE: 86 Main St., Winsted, CT 06098

BRANCHES: 3 (Avon - 2, New Hartford)

NORWALK SAVINGS SOCIETY

Incorporated 1849

ASSETS: $354,993,000

EXECUTIVE OFFICERS: *President and Treasurer, Robert T. Judson;* Senior Vice Presidents, Jere T. Dorney, John W. Gular Jr., Charles F. Howell; Vice Presidents, John J. Duffy Jr., Richard J. Homberger, John A. Lynn, Lawrence N. Ruttenberg; Secretary, Richard J. Stumpf.

DIRECTORS: Chairman Donald St. John, Peter Driscoll, Vincent Genuario, William M. Gilmore, Robert T. Judson, Antonios Karadimas, Edward J. Kelley, Thomas F. Ryan, John L. Segall.

MAIN OFFICE: 48 Wall St., Norwalk, CT 06852

BRANCHES: 6 (Bethel, Brookfield, Norwalk - 2, Redding, Wilton)

THE NORWICH SAVINGS SOCIETY

Incorporated 1824

ASSETS: $450,530,000

EXECUTIVE OFFICERS: *President, Daniel R. Dennis Jr.;* Executive Vice President and Treasurer, Michael J. Hartl; Senior Vice Presidents, James R. Brown, James F. Dewey, J. Roger Marien; Vice Presidents, Robert D. Ford, W. Paul Kaminski Jr., Richard W. Stout, Jr.

DIRECTORS: Daniel R. Dennis Jr., Paul R. Duevel, William J. Evans, Vincent A. Laudone, Walter L. McGill, Harrison C. Noyes Jr., Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

MAIN OFFICE: 4 Broadway, Norwich, CT 06361

BRANCHES: 10 (Colchester, Ledyard, Lisbon, Mansfield, Montville, Norwich - 3, Plainfield, Stonington)

PEOPLE'S BANK

Incorporated 1842

ASSETS: $4,231,883,000

EXECUTIVE OFFICERS: *President, David E.A. Carson;* Senior Executive Vice President, John L. Flannery; Executive Vice Presidents, James P. Biggs, Edward H. Bucnis, Edward M. Freda, Leonard N. Mainiero; Senior Vice Presidents, Jeffrey L. Coulson, Raymond P. Granville; First Vice Presidents, Francis E. Callahan, C. Chase Hewes, Bryan J. Huebner, Paul H. Hughes III, John A. Klein, Michael J. Leone, George W. Morriss, James A. Phillips, William G. Polk, Parry E. Spahr, David J. Walker, Robert B. Woerheide; Vice Presidents, Craig A. Atkinson, Michael N. Barr, Theodore M. Beebe, Bruce Brett, Michael Cataldo, Joseph G. Cervini, Paul Delfino, Walter Dusza Jr., Donald J. Dykas, Michael S. George, Ronald W. Gibbs, Armando F. Goncalves, Alan J. Grindrod, Marianne L. Gumper, John C. Hancock, Francis J. Hannafey, Carl M. Harris, H. Fenton Heil, Susan D. Hertz, Chandler J. Howard, Robert E. Huenerberg, Thomas F. Hylinski, Joseph Iannuccilli, Thomas A. Jagodzinski, Barbara Johnson, Joanne B. Judd, Susan A. Kraft, Janet O. Kriewald, Robert P. Langell, Henry Lugo Jr., Patricia A. Manion, Anne B. McCarthy, Joseph J. McGee, Paul T. Miller, Donna E. Milne, Donald A. Nelson, Richard A. Pastor, William J. Pieper, James D. Polito, Robert V. Rodia, Jeannette C. Rohn, Thomas H. Scali, Mary-Jo Sierakowski, Nicholas V. Soares Jr., Peter L. Spalthoff, Gerald J. Spillane, Thomas W. Stevenson, Donna M. Tedesco, Thomas F. Tomlinson, Peter P. Traussi, Ronald T. Urquhart, Mary S. Williams, Arlene L. Yakush.

DIRECTORS: Chairman Norwick R. Goodspeed, Jean A. Adnopoz, Robert B. Bruner, David E.A. Carson, George P. Carter, Joseph E. Clancy, Robert F. Daniell, George R. Dunbar, William H. Farley, John L. Flannery, Joseph M. Goloff, Edward E. Harrison, Samuel W. Hawley, Betty R. Hollander, Robert W. Huebner, Geraldine W. Johnson, Wesley J. Kiley, Saul Kwartin, Laurie MacCuaig, John F. Merchant, John G. Phelan, Lloyd F. Pierce, Charles E. Reed, Glenda Copes Reed, Robert L. Rosenweig, Frederick J. Ross, John J. Scanlon, Cecil S. Semple, Frederick B. Silliman, Wilmot F. Wheeler Jr., Charles L. Willoughby.

MAIN OFFICE: 899 Main St., Bridgeport, CT 06604

BRANCHES: 61 (Bethel, Bridgeport - 8, Brookfield, Canaan, Danbury, Darien - 2, East Hartford, Enfield, Fairfield - 4, Glastonbury, Greenwich - 4, Hamden, Hartford - 3, Milford, Monroe - 2, New Canaan, New Haven - 2, Orange - 2, Simsbury - 2, Southbury, Stamford - 6, Stratford - 3, Trumbull - 2, Vernon - 3, West Hartford - 2, West Haven, Westport - 3, Wilton)

THE PEOPLE'S SAVINGS BANK OF NEW BRITAIN

Incorporated 1907

ASSETS: $171,684,000

EXECUTIVE OFFICERS: *President, Richard S. Mansfield;* Executive Vice President and Treasurer, John G. Medvec; Vice President and Secretary, Florence Zaniewski; Vice President, Dominic Palumbo.

DIRECTORS: Chairman Joseph Welna, Walter Blogoslawski, W.J. Blogoslawski, Matthew R. Duksa, Stanley Filewicz, John J. Flis, Robert A. Gryboski, B.A. Gryboski, Edward Januszewski, Stanley J. Labieniec, Roland Leclerc, Walter J. Liss, Lucien Maciora, Henry Poplaski, A. Richard Puskarz Jr., Eugene Rosol, Chester S. Sledzik, L.B. Slysz, Robert Story.

MAIN OFFICE: 123 Broad St., New Britain, CT 06050

BRANCHES: 2 (New Britain)

PUTNAM SAVINGS BANK

Incorporated 1862

ASSETS: $82,489,000

EXECUTIVE OFFICERS: *President, Lucius E. Arnold;* Secretary and Treasurer, Gilbert E. Morse.

DIRECTORS: Chairman Russell B. King, A. Leon Archambault, Lucius E. Arnold, Maurice P. Beaulac, Sigmund Czarnecki, Charlotte Greenhalgh, Gilbert E. Morse, Charles H. Puffer, Raymond T. Wheaton.

MAIN OFFICE: 40 Main St., Putnam, CT 06260

BRANCHES: 1 (Pomfret)

RIDGEFIELD SAVINGS BANK

Incorporated 1871

ASSETS: $90,986,000

EXECUTIVE OFFICERS: *President, Charles Coles Jr.;* Vice President and Treasurer, J. Kenneth Useted; Vice President, Sandra Anderson-Howell.

DIRECTORS: Chairman Charles Coles Jr., Edwin B. Allan, Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt Jr., Abraham N. Morelli Sr., Reed F. Shields, J. Mortimer Woodcock.

MAIN OFFICE: 374 Main St., Ridgefield, CT 06877

BRANCHES: 4 (Redding, Ridgefield - 3)

SAVINGS BANK OF DANBURY
Incorporated 1849

ASSETS: $129,663,000

EXECUTIVE OFFICERS: *President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse Jr.; Vice President and Secretary, Marita A. Ryan; Vice President, Daniel E. Gerow; Provost, Harold P. Splain.

DIRECTORS: P. Frank Canavan, James F. Edwards, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean II, William S. Morse Jr., A. Searle Pinney, Marita A. Ryan, Charles E. Wrinn.

MAIN OFFICE: 220 Main St., Danbury, CT 06810

BRANCHES: 1 (Danbury)

THE SAVINGS BANK OF MANCHESTER
Incorporated 1905

ASSETS: $453,357,000

EXECUTIVE OFFICERS: *President and Treasurer, William R. Johnson;* Executive Vice President, Richard P. Meduski; Senior Vice President, Charles L. Pike; Vice Presidents, Richard T. Carter, Jack R. Hunter, William F. Legault, Thomas J. Matrick, William B. Thornton; Vice President and Comptroller, K. Craig Barnes; Secretary, Carole L. Yungk.

DIRECTORS: Chairman John D. LaBelle, Thomas B. Bailey, Walter A. Carter Jr., Aaron Cook, M. Adler Dobkin, Robert H. Franklin, Walter S. Fuss, Fred W. Geyer, Jack R. Hunter, William R. Johnson, Robert B. McCann, Richard P. Meduski, Eleanor S. Rubinow, Robert M. Stone, Harlan D. Taylor, William B. Thornton, Thomas E. Toomey.

MAIN OFFICE: 923 Main St., Manchester, CT 06040

BRANCHES: 15 (Andover, Ashford, Bolton, Eastford, East Hartford - 2, East Windsor, Manchester - 7, South Windsor)

SAVINGS BANK OF ROCKVILLE
Incorporated 1858

ASSETS: $158,526,000

EXECUTIVE OFFICERS: *President, William J. McGurk;* Vice President and Treasurer, Michael J. Muzio; Vice Presidents, Robert E. Powers, Marilyn J. Ward; Secretary, Dorothea H. Preuss.

DIRECTORS: Chairman Francis S. Rupprecht, Charles G. Chilberg, Eugene W. Gresh, Richard Hutton, William J. McGurk, Peter F. Olson, Robert J. Pigeon, Dorothea H. Preuss, Marjorie A. Purnell, Raymond E. Ramsdell, Frederic E. Turkington, Herman W. Usher, Wayne O. Vincent, Edward W. Zahner.

MAIN OFFICE: 25 Park St., Rockville, CT 06066

BRANCHES: 4 (Somers, South Windsor, Vernon - 2)

THE SOCIETY FOR SAVINGS
Incorporated 1819

ASSETS: $2,511,425,000

EXECUTIVE OFFICERS: *President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice Presidents, Albert E. Fiacre Jr., Todd B. Ikard, William T. Kosturko; Senior Vice President and Secretary, Paul M. Aldrich; Senior Vice President and Controller, Ralph K. Packard; Senior Vice Presidents, Karen A. Antion, Richard P. Clinton, Edward Cohen, Robert A. Firger, David M.G. Hammaker, Charles L. Hanscomb, Frank J. Litwin, Peter K. Mulligan, Raymond U. Rosa, Stephen E. Smith, James H. Vanderhoff, Jon R. Vining; Vice Presidents, Daniel J. Andrews, Robert E. Batters, Robert W. Beggs Jr., Thomas A. Cardini Jr., William J. Carson, Mary L. Chase, Dorran M. Delay, Robert C. Dugger, Kenneth H. Feldtmose, George F. Field, Norman Gordon, Carlota I. Grate, Timothy C. Griswold, Frank H. Hagaman, William K. Heffner, Peter C. Hickey, Robert A. Honrath, Franz Kett, Debra L. Kinney, Kenneth J. Kobus, John J. Logan, Rosemary Manchester, Henrietta J. Michaels, Beverly H. Morton, Edward J. Mullarkey, John F. Parda, Henry J. Picagli, Gary B. Roderick, Otto W. Rudolph, Pamela L. Ruschmeyer, Richard J. Smith, Alan E. Snyder, William J. Stockwell, Joseph Uccello Jr., John R. Ursone, Alphonse W. Vitiello Jr., Ellen J. VonVoight, Donald P. Wilmot, Glen E. Winter, William E. Zabel.

DIRECTORS: David T. Chase, Charles J. Cole, Bob Eddy, Arthur J. Emma, Alfred D. Ford, Robert E. Green, Eunice S. Groark, Burnell A. Gustafson, Ronald D. Jarvis, Edward W. Large, Elliot C. Miller, Sister M. Consolata O'Connor, John F. Shea Jr., James A. Stewart, Robert A. Weinerman.

MAIN OFFICE: 31 Pratt St., Hartford, CT 06145-2200

BRANCHES: 30 (Avon, Barkhamsted, Bloomfield, Colchester, East Hartford - 2, East Windsor, Ellington, Enfield, Glastonbury, Greenwich, Hartford - 3, Monroe, Newington, Old Saybrook, Orange, Trumbull, Shelton, Simsbury, South Windsor, Stratford, West Hartford - 4, Westhersfield - 2, Windsor)

SOUTHINGTON SAVINGS BANK

Incorporated 1860

ASSETS: $158,179,000

EXECUTIVE OFFICERS: *President, Ralph G. Mann;* Senior Vice Presidents, Marshall S. Bullock, Elizabeth F. McKeon; Vice Presidents, Rita H. Beaulieu, Edward J. Boucher; Treasurer, Anthony Priore Jr.

DIRECTORS: Chairman Albert J. Dudzik Jr., Milton E. Chaffee, Juanine S. DePaolo, Samuel P. Falzarano, Walter J. Hushak, Michael J. Karabin, David P. Kelley, Frederick E. Kuhr, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, Dennis J. Stanek, Marshall H. Tolles, G. Robert Triano.

MAIN OFFICE: 121 Main St., Southington, CT 06489

BRANCHES: 2 (Southington)

STAFFORD SAVINGS BANK

Incorporated 1872

ASSETS: $72,180,000

EXECUTIVE OFFICERS: *President, Rodney D. Pierce;* Treasurer, John B. Mitchell; Secretary, Regina D. Corsini.

DIRECTORS: Chairman John W. Zelz, Anna K. Bidorini, Robert A. Clapprood, Aldo J. Guarco, Ronald A. Mitchell, Jerry Parizek, John M. Patten, Horace F. Pease, Renato A. Pellizari, Rodney D. Pierce, Irwin S. Polens, Mario Posocco, Charles W. Schwanda, Madeline Speer, William H. Warmington.

MAIN OFFICE: 12 Furnace Ave., Stafford Springs, CT 06076

BRANCHES: 1 (Stafford)

THE STAMFORD SAVINGS BANK

Incorporated 1851

ASSETS: $372,221,000

EXECUTIVE OFFICERS: *President and Treasurer, Richard E. Taber;* Executive Vice President, Robert D. Emslie; Senior Vice President, Richard G. Walker; Vice Presidents, Lawrence P. Bailey Sr., Thomas L. Bartram, Edward C. Dayton, James B. Harris II; Vice President and Controller, Arthur N. Gravenhorst.

DIRECTORS: Chairman David L. Stewart Jr., Theophilus A. Blackshear Sr., Benjamin Bogin, Marcia B. Bull, Francis M. Deluca, Nicholas DuBiago, Robert D. Emslie, Paul J. Evanson, Griffith E. Harris, Louis J. Iacovo, George C. Kay, Ernest M. Lofgren, Alphonse Plamer, Thomas F. Skinner, Richard G. Slagle, Richard E. Taber, Malcolm P. Taylor.

MAIN OFFICE: 160 Atlantic St., Stamford, CT 06904

BRANCHES: 5 (Darien, Greenwich, Stamford - 3)

SUFFIELD SAVINGS BANK

Incorporated 1869

ASSETS: $268,136,000

EXECUTIVE OFFICERS: *President, Robert C. Di Gennaro;* Senior Vice Presidents, Gary C. Smith, Frederick J. Wheeler, James H. Whittaker; Treasurer, Donald W. Wood.

DIRECTORS: Chairman Robert C. Di Gennaro, Charles T. Alfano, Sumner F. Bissell, Richard C. Blackburn, Helen K. Christian, Robert J. Clark, William P. Edmonds, Sydney F. Fuller, Astrid T. Hanzalek, David H. Johnson, Charles Pennachio, Elias Shapiro, Lawrence G. Tribble, Syeeda Wilkins, Edward J. Zaczynski.

MAIN OFFICE: 66 North St., Suffield, CT 06078

BRANCHES: 4 (Avon, Enfield, Windsor Locks - 2)

THOMASTON SAVINGS BANK

Incorporated 1874

ASSETS: $136,586,000

EXECUTIVE OFFICERS: *President and Treasurer, George J. O'Rourke;* Executive Vice President and Secretary, George R. Cocco; Senior Vice President, Peter M. Dahlin; Vice Presidents, John C. Miecznikowski, Joan O. Maloney.

DIRECTORS: Chairman Foster A. Snyder, John S. Brady, John M. Cassidy, George R. Cocco, Bruno DePecol, Francis Kaminski, George J. O'Rourke, Daniel P. Samson, Robert W. Tolles.

MAIN OFFICE: 140 Main St., Thomaston, CT 06787

BRANCHES: 3 (Harwinton, Plymouth Watertown)

TORRINGTON SAVINGS BANK

Incorporated 1868

ASSETS: $196,008,000

EXECUTIVE OFFICERS: *Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice President, Joseph C. Gelormino; Treasurer, Donald C. Andrews.

DIRECTORS: Chairman John H. Brooks, G. Campbell Becket, Edwin G. Booth, Frank R. Buonocore, Joseph C. Gelormino, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Thomas A. Kelley Jr., Peter J. McLaughlin, Raymond G. O'Connell, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

MAIN OFFICE: 129 Main St., Torrington, CT 06790

BRANCHES: 4 (Burlington, Canaan, Goshen, Torrington)

UNION SAVINGS BANK OF DANBURY

Incorporated 1866

ASSETS: $256,649,000

EXECUTIVE OFFICERS: *President and Treasurer, Charles F. Frosch;* Senior Vice President, Richard J. Moore; Vice Presidents, Henry A. Bessel, Louis S. Coury, Gary E. Lemme, Thomas A. Nolan; Secretary, Marlene A. Banfelder.

DIRECTORS: Chairman Thomas A. Nolan, William J. Braun, Joel M. Feinson, Thomas A. Frizzell, Helen D. Gallagher, W. Stanley Gardner, Thomas R. Green, Ervie Hawley Jr., George F. Nicol, Sydney A. Rapp Jr., Richard L. Sturdevant, Kenneth A. Taylor.

MAIN OFFICE: 226 Main St., Danbury, CT 06813

BRANCHES: 4 (Brookfield, Danbury - 2, New Fairfield)

WILLIMANTIC SAVINGS INSTITUTE

Incorporated 1842

ASSETS: $102,968,000

EXECUTIVE OFFICERS: *President and Treasurer, William R. Wilcox Jr.;* Vice President and Comptroller, Paula L. Stahl; Vice President, Enrico J. Mendes; Secretary, Harriet T. Gamache.

DIRECTORS: Chairman Maurice M. King, James [illegible]. Derby Jr., Robert G. Gillard, Henry P. Hinckley, Alva P. Loiselle, Robert C. Tuttle, William R. Wilcox Jr.

MAIN OFFICE: 803 Main St., Willimantic, CT 06226

BRANCHES: 3 (Franklin, Hebron, Lebanon)

WINSTED SAVINGS BANK

Incorporated 1860

ASSETS: $106,599,000

EXECUTIVE OFFICERS: *President, Robert P. O'Connor;* Vice President, Brian J. O'Neil; Administrative Vice President and Secretary, Mary Lou Tanner; Treasurer, Linda F. Milkowski.

DIRECTORS: Chairman John G. Groppo, William J. Darcey, James B. Fortuna, Beatrice Y. Isabelle, Otto C. Neumann, Robert P. O'Connor, John J. Phillips Jr., Margaret C. Serafini, D. John Vaccari, Edward J. Voskowsky.

MAIN OFFICE: 654 Main St., Winsted, CT 06098

BRANCHES: 2 (East Granby, Granby)

SAVINGS AND LOAN ASSOCIATIONS

DIRECTORY AND STATISTICS

Italicized type indicates Chief Executive Officer

THE BANK OF HARTFORD, INC., SA
Incorporated 1917

ASSETS: $252,631,000

EXECUTIVE OFFICERS: *President, H. Langedon Bell Jr.;* Executive Vice President and Treasurer, Stanley J. Kukla; Executive Vice President and Secretary, George A. Jensen.

DIRECTORS: Chairman H. Langedon Bell Jr., Robert E. Casey, Stanley J. Kukla, Arthur M. Lewis, James Richmond, Ward F. Stevens, Ronald Streeter, John E. Sundman, Richard M. Woodworth, Ronald E. Young.

MAIN OFFICE: 108 Farmington Ave., Hartford, CT 06105

BRANCHES: 6 (Avon, Bloomfield, Hartford - 2, Rocky Hill, West Hartford)

CARGILL BANK OF CONNECTICUT
Incorporated 1916

ASSETS: $25,520,000

EXECUTIVE OFFICERS: *President, Paul G. Zaehringer;* Executive Vice President, Ellis K. Haines; Vice President and Secretary, Claire I. Quintal; Vice President and Treasurer, Jo-Ann M. Chenail; Vice President, John W. Nutter.

DIRECTORS: Chairman Raymond P. Faucher, Lawrence J. Bellerose, Ellis K. Haines, John J. Maher, Claire I. Quintal, Everett G. Shepard, Frederick J. Witkowski, H. Dexter Young, Paul G. Zaehringer.

MAIN OFFICE: 249 Kennedy Dr., Putnam, CT 06260

BRANCHES: 2 (Putnam, Thompson)

CONNECTICUT SAVINGS AND LOAN ASSOCIATION
Incorporated 1968

ASSETS: $13,613,000

EXECUTIVE OFFICERS: *President, John A. Hogan;* Vice President, Davis S. Kirk.

DIRECTORS: Chairman Norman D. Edmonds, R. Eileen Baccus, Edward J. Barlow Jr., Sanford Cloud Jr., George Schafer, Mark Swerdloff.

MAIN OFFICE: 96 Pratt St., Hartford, CT 06103

DANBURY SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1920

ASSETS: $257,133,000

EXECUTIVE OFFICERS: *President, Charles E. Bruno;* Executive Vice President and Secretary, Peter Filous; Senior Vice President, Louis F. Calabrese Jr.; Vice President and Treasurer, Joseph F. Sullivan Jr.; Vice Presidents, Edmund Pannoni, John E. Bruno; Controller, David F. Lucas.

DIRECTORS: Chairman L. Legrand Hopkins, Charles E. Bruno, Bernard J. Dolan Jr., Abraham I. Feinson, Robert J. Morganti, Robert N. Noce.

MAIN OFFICE: 158 Main St., Danbury, CT 06810

BRANCHES: 8 (Bethel, Danbury - 3, New Fairfield, New Milford, Newtown, Ridgefield)

EASTERN SAVINGS & LOAN ASSOCIATION

Incorporated 1915

ASSETS: $75,218,000

EXECUTIVE OFFICERS: *President, D. William Kelleher;* Senior Vice President and Treasurer, Donald A. Cipriani; Vice President, Richard A. Friedrich Sr.; Controller, Richard E. Olson.

DIRECTORS: Chairman George E. Silverman, Charles Adams, F. William Brown, John R. Fitzgerald, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage.

MAIN OFFICE: 257 Main St., Norwich, CT 06361

BRANCHES: 2 (Griswold, Norwich)

FARMINGTON VALLEY SAVINGS & LOAN ASSOCIATION

Incorporated 1977

ASSETS: $54,232,000

EXECUTIVE OFFICERS: *President, John S. Manning;* Executive Vice President, Otto Strobino; Senior Vice President, Richard P. Boyle; Vice Presidents, Richard F. Corliss, Richard J. Ringwood; Treasurer, Frank Gencarelli; Secretary, Paul Menzel.

DIRECTORS: Chairman Raymond Hill, Frank Gencarelli, John S. Manning, Paul Menzel, Nunzio Rosso, Otto Strobino, Michael Timura, Donald Tinty, Matthew S. Wendell.

MAIN OFFICE: 781 Farmington Ave., Farmington, CT 06032

BRANCHES: 2 (Avon, Plainville)

FIRST NEW LONDON SAVINGS & LOAN ASSOCIATION, INC.

Incorporated 1914

ASSETS: $19,642,000

EXECUTIVE OFFICERS: President, Thomas P. Condon; *Executive Vice President, Richard J. Days Jr.;* Vice Presidents, Nathan Belcher, Thomas J. Keogh; Treasurer, Lewis P. Bailey.

DIRECTORS: Lewis P. Bailey, Nathan Belcher, Thomas P. Condon, Arthur F. Harris, Edwin Higgins Jr., Donolson Horne, Thomas J. Keogh, Charles Persi, Frances Pugliese, Robert N. Shea, Joel Suisman.

MAIN OFFICE: 61 Bank St., New London, CT 06320

HERITAGE SAVINGS & LOAN ASSOCIATION, INC.

Incorporated 1891

ASSETS: $300,436,000

EXECUTIVE OFFICERS: *President, William H. Hale;* Vice Chairman, Warren K. Novick; Executive Vice President and Secretary, Raymond E. Juleson; Executive Vice President, Joseph B. Young; Senior Vice President, Lawrence Rampellini; Vice President, Richard E. Krupke; Treasurer, J. Raymond Fournier; Vice Presidents, Joseph S. Hachey, Robert W. Hill, Robert W. Mills, Barbara A. Scirocco.

DIRECTORS: Chairman Charles S. House, Byrl N. Boyce, Bernard Dulberg, Donald S. Genovesi, William H. Hale, Thomas M. Healy, Barton L. Manaker, Leonard Miller, Warren K. Novick, Gerard B. Selzer, John W. Thompson, R. Bruce Watkins, Theodore C. Wright.

MAIN OFFICE: 1007 Main St., Manchester, CT 06040

BRANCHES: 11 (Coventry, East Haven, Glastonbury, Hamden, Manchester - 2, Milford, New Haven, South Windsor, Tolland, West Haven)

NAUGATUCK VALLEY SAVINGS & LOAN ASSOCIATION, INC

Incorporated 1922

ASSETS: $81,245,000

EXECUTIVE OFFICERS: *President and Treasurer, Ronald D. Lengyel;* Vice President and Secretary, Dominic J. Alegi Jr.

DIRECTORS: Chairman Donald G. Brubaker, Elizabeth B. Eckert, Frederick E. Hennick, Gerald Labriola, Ronald D. Lengyel, Michael J. Magas, Lawrence J. Mambrino, Robert E. Ruccio, Stephen A. Sturdevant.

MAIN OFFICE: 21 Maple St., Naugatuck, CT 06770

BRANCHES: 2 (Naugatuck)

SAVINGS & LOAN ASSOCIATION OF SOUTHINGTON, INC.

Incorporated 1912

ASSETS: $70,648,000

EXECUTIVE OFFICERS: President, Albert C. Bassett; *Vice President and Secretary, Carmen F. Casale;* Vice President and Treasurer, Richard J. D'Amato; Vice Presidents, Robert Sheehan, Michael J. Simone.

DIRECTORS: Chairman Albert C. Bassett, Carmen F. Casale, Joseph J. DePaolo, David W. Florian, John T. Foley, Kevin Kelley, Chester A. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski, Elizabeth K. Zdunczyk.

MAIN OFFICE: 132 Main St., Southington, CT 06489

SECURITY SAVINGS & LOAN ASSOCIATION

Incorporated 1980

ASSETS: $118,677,000

EXECUTIVE OFFICERS: *President, Richard Barbieri;* Executive Vice President, Matthew A. Sivilla; Senior Vice President, John Corpaci.

DIRECTORS: Chairman Mario Albini, Richard Barbieri, Francis Campion, Lincoln Carson, Domenic Daddona, Vinal Duncan, Carey Geghan, Harold Kay, Charles Peach, Robert Piscatelli, Salvatore Porzio, Mary Tynan, Joseph Vincitorio, Arnold Wolk.

MAIN OFFICE: 357 Bank St., Waterbury, CT 06702

BRANCHES: 4 (Waterbury - 3, Wolcott)

SENTRY SAVINGS & LOAN ASSOCIATION

Incorporated 1984

ASSETS: $9,984,000

EXECUTIVE OFFICERS: President, James H. Ellis.

DIRECTORS: Leonard L. Abess, Lawrence J. Ackerman, Edgar F. Beckham, Mark C. Biderman, John B. Canning, Dorothy Faski, Robert G. Galli, Susan M. Greenberg, Charles K. Leeper, Sidney H. Liebson, David Searfoss, Bert Steinberg.

MAIN OFFICE: Six Landmark Square, Stamford, CT 06901

SHELTON SAVINGS & LOAN ASSOCIATION, INC.

Incorporated 1919

ASSETS: $87,395,000

EXECUTIVE OFFICERS: *President, Kenneth E. Schaible;* Senior Vice President and Secretary, William C. Minons; Vice Presidents, Dorothy M. Reilly, Susan L. Kowalczyk; Treasurer, Pasquale Papale; Controller, Ralph J. Rodriguez.

DIRECTORS: Chairman LeRoy T. Glover, Joseph Carlson Jr., Stephen Husti, Samuel Kreiger, James W. Morgan Jr., Joseph A. Pagliaro, Pasquale Papale, Kenneth E. Schaible, Charles H. Sullivan.

MAIN OFFICE: 427 Howe Ave., Shelton, CT 06484

BRANCHES: 1 (Ansonia)

WINDSOR LOCKS SAVINGS AND LOAN ASSOCIATION

Incorporated 1918

ASSETS: $20,969,000

EXECUTIVE OFFICERS: President, Anthony C. Ward; Vice President, Joseph B. Raccone, *Secretary, Raymond A. Marconi;* Treasurer, Robert Newbery.

DIRECTORS: Chairman Anthony C. Ward, William C. Leary, Raymond J. Marconi, James H. Nilsson, Sylvio F. Preli, Joseph B. Raccone.

MAIN OFFICE: 16 Dexter Shopping Plaza, Windsor Locks, CT 06096

BANK HOLDING COMPANIES OPERATING BANKS IN CONNECTICUT

	Total Assets (000s)
AMERICAN BANCORP, INC., HAMDEN	
American National Bank	$ 220,206
BANK OF NEW ENGLAND, BOSTON, MASS./ BNE SECURITIES CORP.	
Connecticut Bank & Trust Co., NA, Hartford	7,665,055
BANK OF BOSTON CORP., BOSTON/ COLONIAL BANCORP, INC., WATERBURY	
Colonial Bank	1,728,437
BNH BANCSHARES, INC., NEW HAVEN	
Bank of New Haven	126,340
CFS CORP., WESTPORT	
County Federal Savings and Loan Association of Westport	174,487
CITYTRUST BANCORP, INC., BRIDGEPORT	
Citytrust, Bridgeport	1,910,420
FIRST CONNECTICUT BANCORP; INC., HARTFORD	
The Independent Bank & Trust Co., Windham	193,874
The New Britain National Bank	254,628
The Simsbury Bank and Trust Co.	198,431
United Bank & Trust Co., Hartford	754,240
FIRST REGIONAL BANCORP, INC., HARTFORD	
First National Bank—CT	58,952
HARTFORD NATIONAL CORP.	
Connecticut National Bank, Hartford	7,052,142
Seymour Trust Co., Seymour	80,574
LAFAYETTE BANCORP, INC.	
Lafayette Bank and Trust Co., Bridgeport	183,851
OLDE WINDSOR BANCORP, INC., WINDSOR	
Windsor Bank & Trust Co.	57,592
THE MERCHANTS BANCORP, INC.	
Merchants Bank and Trust Co., Norwalk	211,548
NORTHERN AMERICAN BANCORPORATION, INC., WOLCOTT	
The Northern American Bank & Trust Co., Stratford	135,252
NORTHEAST BANCORP, INC., STAMFORD	
Security Trust, Bloomfield	46,549
Union Trust Co., Stamford	2,275,083
Citizens National Bank of Southington	77,859
ROGERS, CASEY & BARKSDALE, INC., STAMFORD	
RCB Trust Co.	2,680
SBT CORP., OLD SAYBROOK	
Old Saybrook Bank & Trust Co.	16,092
SECONN HOLDING CO., WATERFORD	
Bank of Southeastern Connecticut	16,631
VILLAGE BANCORP, RIDGEFIELD	
Village Bank and Trust Co., Ridgefield	67,755
WESTPORT BANCORP, INC.	
Westport Bank and Trust Co.	258,538

NATIONAL BANKS IN CONNECTICUT

Directory and Statistics

AMERICAN NATIONAL BANK

ASSETS: $220,206,000

MAIN OFFICE: 2992, Dixwell Ave., Hamden, CT 06518

BRANCHES: 7 (Cromwell, Hamden - 2, Meriden, Middlefield, Wallingford, West Haven)

THE CANAAN NATIONAL BANK

ASSETS: $30,232,674

MAIN OFFICE: Main Street, North Canaan, CT 06018

THE CITIZENS NATIONAL BANK

ASSETS: $42,342,361

MAIN OFFICE: 182 Main St., Putnam, CT 06260

BRANCHES: 2 (Thompson, Woodstock)

CITIZENS NATIONAL BANK OF FAIRFIELD

ASSETS: $52,270,000

MAIN OFFICE: 1835 Black Rock Turnpike, Fairfield, CT 06430

BRANCHES: 1 (Fairfield)

CITIZENS NATIONAL BANK OF SOUTHINGTON

ASSETS: $77,859,554

MAIN OFFICE: 781 Main St., Plantsville, CT 06479

BRANCHES: 2 (Southington)

COMMUNITY NATIONAL BANK

ASSETS: $16,288,300

MAIN OFFICE: 2790 Main St., Glastonbury, CT 06033

THE CONNECTICUT BANK AND TRUST COMPANY, NA

ASSETS: $7,665,055,000

MAIN OFFICE: One Constitution Plaza, Hartford, CT 06115

BRANCHES: 154 (Ansonia, Avon, Bethany, Bethlehem, Bloomfield, Branford, Bridgeport - 6, Bristol - 3, Brookfield, Brooklyn, Clinton - 2, Columbia, Coventry, Cromwell, Danbury - 3, Darien, Deep River, East Granby, East Haddam, East Hampton, East Hartford - 3, East Haven, East Lyme, East Windsor, Ellington, Enfield - 3, Essex, Fairfield - 3, Glastonbury - 3, Greenwich - 5, Groton, Guilford, Hamden, Hartford - 10, Hebron - 2, Haddam, Killingly, Killingworth, Madison, Manchester - 3, Mansfield - 2, Marlborough, Meriden - 2, Middletown - 3, Milford - 2, Monroe, Naugatuck, New Canaan, New Haven - 5, New London, New Milford, Newington, North Branford, Norwalk - 3, Norwich - 3, Old Saybrook, Orange, Plainfield - 2, Plainville, Ridgefield - 2, Rocky Hill, Shelton, Simsbury, Somers, Southington - 3, Stafford, Stamford - 9, Stratford, Torrington, Trumbull, Vernon, Wallingford - 2, Waterford, Watertown, Westbrook, West Hartford - 5, West Haven, Westport - 4, Wethersfield, Wilton - 2, Windham, Windsor, Windsor Locks - 3, Winchester).

CONNECTICUT NATIONAL BANK

ASSETS: $7,052,142,000

MAIN OFFICE: 777 Main St., Hartford, CT 06115

BRANCHES: 153 (Ansonia, Avon, Berlin, Bethel - 2, Bloomfield, Branford, Bridgeport - 9, Bristol - 2, Brookfield, Clinton, Colchester, Danbury - 2, Darien, Derby, East Hartford - 2, East Haven, East Lyme - 2, Essex, Fairfield - 5, Farmington, Groton - 3, Guilford, Hamden - 2, Hartford - 12, Harwinton, Ledyard, Madison, Manchester - 4, Meriden - 2, Middletown - 2, Milford - 4, Monroe - 2, Montville, New Britain - 3, New Canaan, New Fairfield, New Haven - 10, New London - 2, New Milford, Newington - 2, Newtown, North Haven - 2, Norwalk - 3, Norwich - 2, Old Saybrook, Orange - 2, Plainfield, Plymouth, Prospect, Putnam, Ridgefield, Rocky Hill, Roxbury, Shelton - 3, Southbury, Stamford - 8, Stonington, Stratford - 2, Thomaston, Thompson, Torrington - 3, Trumbull - 2, Wallingford, Waterbury - 4, Waterford - 2, Watertown, West Hartford - 4, West Haven - 2, Westbrook, Westport, Wethersfield, Winchester, Windsor - 2.)

FIRST NATIONAL BANK — CT

ASSETS: $58,952,000

MAIN OFFICE: One Commercial Plaza, Hartford, CT 06103

BRANCHES: 2 (Enfield)

FIRST NATIONAL BANK OF LITCHFIELD

ASSETS: $74,232,000

MAIN OFFICE: North Street, Litchfield, CT 06759

BRANCHES: 2 (Washington)

FIRST NATIONAL BANK OF STAMFORD

ASSETS: $21,951,647

MAIN OFFICE: 21 Broad St., Stamford, CT 06901

THE FIRST NATIONAL BANK OF SUFFIELD

ASSETS: $46,267,828

MAIN OFFICE: 30 Bridge St., Suffield, CT 06078

BRANCHES: 1 (Suffield)

FLEET NATIONAL BANK OF CT

ASSETS: $5,274,000

MAIN OFFICE: 1 State St., Suite 1430, Hartford, CT 06103

NATIONAL INDUSTRIAL BANK OF CONNECTICUT

ASSETS: $20,971,000

MAIN OFFICE: 25 Colony St., Meriden, CT 06450

BRANCHES: 1 (Meriden)

NATIONAL IRON BANK

ASSETS: $42,277,000

MAIN OFFICE: Route 44, Salisbury, CT 06068

BRANCHES: 4 (Canaan, Cornwall, Norfolk, Washington)

NEW BRITAIN NATIONAL BANK

ASSETS: $254,628,000
MAIN OFFICE: 51 West Main St., New Britain, CT 06051
BRANCHES: 7 (Berlin - 2, New Britain - 3, Plainville, West Hartford.)

SUMMIT NATIONAL BANK

ASSETS: $4,381,332
MAIN OFFICE: 30 South Main St., Torrington, CT 06790

FEDERAL SAVINGS BANKS IN CONNECTICUT

Directory and Statistics

BRISTOL FEDERAL SAVINGS BANK

ASSETS: $149,726,000
MAIN OFFICE: 222 Main St., Bristol, CT 06010
BRANCHES: 3 (Bristol - 2, Plymouth)

THE FEDERAL SAVINGS BANK

ASSETS: $136,670,684
MAIN OFFICE: 94 West Main St., New Britain, CT 06050
BRANCHES: 3 (New Britain, Newington, Plainville)

FINANCIAL FEDERAL SAVINGS BANK

ASSETS: $14,354,779
MAIN OFFICE: 100 Constitution Plaza, Hartford, CT 06103
BRANCHES: 1 (Hartford)

FIRST FEDERAL BANK OF CT

ASSETS: $1,124,767,000
MAIN OFFICE: 80 Elm St., New Haven, CT 06510
BRANCHES: 25 (Branford, Bridgeport - 2, Cheshire, Darien, Derby, East Haven, Fairfield - 2, Hamden - 3, Milford - 2, New Canaan, New Haven - 2, North Haven, Orange, Ridgefield, Stamford - 4, West Haven)

FIRST FEDERAL SAVINGS BANK

ASSETS: $137,690,496
MAIN OFFICE: 622 West Ave., Norwalk, CT 06850
BRANCHES: 4 (Brookfield, Norwalk - 2, Wilton)

MECHANICS AND FARMERS SAVINGS BANK, FSB

ASSETS: $826,562,267
MAIN OFFICE: 930 Main St., Bridgeport, CT 06601
BRANCHES: 18 (Bridgeport - 2, Danbury, Darien, Fairfield - 2, Greenwich - 2, Milford, Monroe, New Canaan - 2, Ridgefield, Stratford - 2, Trumbull, Westport, Wilton)

TOLLAND BANK, FSB

ASSETS: $69,619,000
MAIN OFFICE: PO Box 156, Tolland, CT 06084
BRANCHES: 3 (Coventry, Stafford, Willington)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT

Directory and Statistics

CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $63,215,150
MAIN OFFICE: 612 Bedford St., Stamford, CT 06901

COMMUNITY FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $48,537,120
MAIN OFFICE: 4490 Main St., Bridgeport, CT 06606

COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION OF WESTPORT

ASSETS: $175,639,477
MAIN OFFICE: 145 Main St., Westport, CT 06880
BRANCHES: 5 (Fairfield, Norwalk, Stamford - 2, Trumbull)

DANIELSON FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $129,520,489
MAIN OFFICE: 142 Main St., Danielson, CT 06239
BRANCHES: 1 (Killingly)

ENFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $79,910,000
MAIN OFFICE: 660 Enfield St., Enfield, CT 06082
BRANCHES: 3 (Enfield - 2, Suffield)

FIRST FEDERAL SAVINGS

ASSETS: $214,958,000
MAIN OFFICE: 256 Samson Rock Dr., Madison, CT 06443
BRANCHES: 6 (Branford, Clinton, Durham, Guilford, Old Lyme, Westbrook)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF EAST HARTFORD

ASSETS: $271,968,163
MAIN OFFICE: 1137 Main St., East Hartford, CT 06108
BRANCHES: 7 (East Hartford, Glastonbury - 2, Manchester, South Windsor, Vernon - 2)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF TORRINGTON

ASSETS: $165,981,150
MAIN OFFICE: 50 Litchfield St., Torrington, CT 06790
BRANCHES: 3 (Canton, Litchfield, Torrington)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WATERBURY

ASSETS: $458,969,475
MAIN OFFICE: First Federal Plaza, Waterbury, CT 06720
BRANCHES: 7 (Southbury, Waterbury - 4, Watertown - 2)

GREENWICH FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $188,902,211
MAIN OFFICE: 28 Havemeyer Place, Greenwich, CT 06830
BRANCHES: 4 (Greenwich)

GUARDIAN FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $8,990,540
MAIN OFFICE: 3878 Main St., Bridgeport, CT 06608

JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $447,968,759
MAIN OFFICE: One West Main St., Meriden, CT 06450
BRANCHES: 11 (Cheshire, Cromwell - 2, Meriden - 2, Middletown, Milford, New Haven, Southington, Wallingford - 2)

NEW LONDON FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $207,332,024
MAIN OFFICE: 15 Masonic St., New London, CT 06320
BRANCHES: 8 (East Lyme - 2, Essex, Groton - 3, New London, Waterford)

NORTHEAST SAVINGS, FA

ASSETS: $4,492,075,000
MAIN OFFICE: 50 State St., Hartford, CT 06103
BRANCHES: 16 (Bloomfield - 2, East Hartford, Enfield, Farmington - 2, Glastonbury, Hartford, Manchester, Newington, Simsbury - 2, Stafford, West Hartford - 2, Wethersfield)

NUTMEG FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $39,900,241
MAIN OFFICE: North Street Shopping Center, Danbury, CT 06810
BRANCHES: 1 (Danbury)

WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $67,965,000
MAIN OFFICE: 250 Broad St., Windsor, CT 06095
BRANCHES: 3 (Granby, Windsor - 2)

CITY AND TOWN DIRECTORY

Banks and savings institutions

Arranged by cities and towns

(State-chartered institutions in bold-faced type; Main offices with asterisk)

ANDOVER
Savings Bank of Manchester, branch

ANSONIA
***Housatonic Bank and Trust Co.**
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Great Country Bank**, main office and branch
Shelton Savings and Loan Association, branch

ASHFORD
Savings Bank of Manchester, branch
Simsbury Bank and Trust Co., branch

AVON
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
American Savings Bank, branch
Mechanics Savings Bank, branch
Northwest Bank for Savings, two branches
Society for Savings, branch
The Bank of Hartford, Inc., SA, branch
Farmington Valley Savings and Loan Association, branch
Simsbury Bank and Trust Co., branch
Suffield Savings Bank

BARKHAMSTED
Society for Savings, branch

BEACON FALLS
Great Country Bank, branch

BERLIN
Connecticut National Bank, branch
New Britain National Bank, two branches
***Berlin Savings Bank**, main office and two branches

BETHANY
Connecticut Bank and Trust Co., NA, branch

BETHEL
Citytrust, branch
Union Trust Co., branch
Connecticut National Bank, two branches
The Banking Center, two branches
Newtown Savings Bank, branch
Norwalk Savings Society, branch
People's Bank, branch
Danbury Savings and Loan Association, branch

BETHLEHEM
Connecticut Bank and Trust Co., NA, branch
The Banking Center, branch

BLOOMFIELD
***Security Trust**, main office and branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Mechanics Savings Bank, two branches
Society for Savings, branch
The Bank of Hartford, Inc., SA, branch
Northeast Savings F.A., two branches

BOLTON
Savings Bank of Manchester, branch

BRANFORD
Amity Bank, branch
Colonial Bank, branch
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Branford Savings Bank**
First Federal Bank of CT, branch
First Federal Savings, branch

BRIDGEPORT
***Citytrust**, main office and three branches
***Lafayette Bank and Trust Co.**, main office and six branches
Union Trust Co., two branches
***Valley Bank and Trust Co.**, main office and branch
Connecticut Bank and Trust Co., NA, six branches
Connecticut National Bank, nine branches
***The Bank Mart**, main office and two branches
***People's Bank**, main office and eight branches
First Federal Bank of CT, two branches

*Mechanics and Farmers Savings Bank, FSB, main office and two branches
*Community Federal Savings and Loan Association, main office and branch
Colonial Bank, branch
*Guardian Federal Savings and Loan Association

BRIDGEWATER
New Milford Bank and Trust Company, branch
Colonial Bank, branch
New Milford Savings Bank, branch

BRISTOL
Colonial Bank, branch
North American Bank and Trust Co., branch
United Bank and Trust Co., four branches
Connecticut Bank and Trust Co., NA, three branches
***Community Savings Bank**
Connecticut National Bank, two branches
***Bristol Savings Bank**, main office and three branches
*Bristol Federal Savings Bank, main office and two branches

BROOKFIELD
Citytrust, branch
Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
The Banking Center, branch
Gateway Bank, two branches
New Milford Savings Bank, branch
Norwalk Savings Society
People's Bank, branch
Union Savings Bank of Danbury, branch
First Federal Savings Bank, branch

BROOKLYN
Connecticut Bank and Trust Co., NA, branch
Jewett City Savings Bank, branch

BURLINGTON
Bristol Savings Bank, branch
Torrington Savings Bank, branch

CANAAN
National Iron Bank, branch
New Milford Savings Bank, branch
People's Bank, branch
Torrington Savings Bank, branch

CANTERBURY
Brooklyn Savings Bank, branch

CANTON
Simsbury Bank and Trust Co., branch
***Collinsville Savings Society**
First Federal Savings and Loan Association of Torrington, branch

CHESHIRE
Citytrust, branch
Colonial Bank, branch
Home Bank and Trust Co., two branches
The Banking Center, branch
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, branch
First Federal Bank of CT, branch
Jefferson Federal Savings and Loan Association, branch

CHESTER
***Chester Bank**, main office and branch

CLINTON
Connecticut Bank and Trust Co., NA, two branches
Connecticut Savings Bank, branch
New England Savings Bank, branch
Connecticut National Bank, branch
First Federal Savings Bank, branch

COLCHESTER
Glastonbury Bank and Trust Co., branch
Connecticut National Bank, branch
Farmers and Mechanics Savings Bank, branch
Norwich Savings Society, branch
Society for Savings, branch

COLUMBIA
Connecticut Bank and Trust Co., NA, branch

CORNWALL
National Iron Bank, branch

COVENTRY
Connecticut Bank and Trust Co., NA, branch
Tolland Bank, FSB, branch
Heritage Savings and Loan Association, branch

CROMWELL
American National Bank, branch
Home Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Farmers and Mechanics Savings Bank, two branches
Liberty Bank for Savings, branch
Jefferson Federal Savings and Loan Association, two branches

DANBURY

Citytrust, two branches
Merchants Bank and Trust Co., branch
Union Trust Co., seven branches
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
Gateway Bank, two branches
***Savings Bank of Danbury**, main office and branch
People's Bank, two branches
***Union Savings Bank of Danbury**, main office and two branches
Mechanics and Farmers Savings Bank, FSB, branch
***Danbury Savings and Loan Association**, main office and three branches
*Nutmeg Federal Savings and Loan Association, main office and branch

DANIELSON

***Brooklyn Savings Bank**
Danielson Federal Savings and Loan Association

DARIEN

***Bank of Darien**
Citytrust, branch
Fidelity Trust Co., branch
Union Trust Co., three branches
Connecticut Bank and Trust Co., branch
Connecticut National Bank, branch
Gateway Bank, two branches
People's Bank, two branches
Stamford Savings Bank, branch
First Federal Bank of CT, branch
Mechanics and Farmers Savings Bank, FSB, branch

DEEP RIVER

Connecticut Bank and Trust Co., NA, branch
New England Savings Bank, branch
Stamford Savings Bank, branch
First Federal Bank of CT, branch

DERBY

Colonial Bank, branch
Union Trust Co., branch
Connecticut National Bank, branch
***Derby Savings Bank**, main office and two branches
First Federal Bank of CT, branch

DURHAM

Connecticut Bank and Trust Co., NA, branch
Central Bank for Savings, branch
First Federal Savings, branch

EASTFORD

Savings Bank of Manchester, branch

EAST GRANBY

Simsbury Bank and Trust Co., branch
Northern Connecticut National Bank, branch
Winsted Savings Bank, branch
Connecticut Bank and Trust Co., NA, branch

EAST HADDAM

Chester Bank, branch
Connecticut Bank and Trust Co., NA, branch
***Moodus Savings Bank**

EAST HAMPTON

Connecticut Bank and Trust Co., NA, branch
Farmers and Mechanics Savings Bank, branch
Liberty Bank for Savings, branch

EAST HARTFORD

Colonial Bank, branch
Glastonbury Bank and Trust Co., branch
United Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
Mechanics Savings Bank, branch
People's Bank, branch
Savings Bank of Manchester, two branches
Society for Savings, two branches
*First Federal Savings and Loan Association of East Hartford, main office and branch
Northeast Savings FA, branch

EAST HAVEN

Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Branford Savings Bank, branch
Connecticut Savings Bank, branch
New Haven Savings Bank, two branches
First Federal Bank of CT, branch
Heritage Savings and Loan Association, Inc., branch

EAST LYME

Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Liberty Bank for Savings, branch
New England Savings Bank, branch
New London Federal Savings and Loan Association, two branches

EAST WINDSOR
New England Bank and Trust Co., branch
South Windsor Bank and Trust Co., branch
United Bank and Trust Co., branch
Savings Bank of Manchester, branch
Northern Connecticut National Bank, branch
Society for Savings, branch
Connecticut Bank and Trust Co., NA, branch

ELLINGTON
New England Bank and Trust Co., branch
South Windsor Bank and Trust Co., branch
Northern Connecticut National Bank, branch
Society for Savings, branch
Connecticut Bank and Trust Co., NA, branch

ENFIELD
***New England Bank and Trust Co.**
Connecticut Bank and Trust Co., NA, three branches
First National Bank-CT, two branches
Northern Connecticut National Bank, three branches
Central Bank for Savings, branch
People's Bank, branch
Society for Savings, branch
Suffield Savings Bank, branch
*Enfield Federal Savings and Loan Association, main office and two branches
Northeast Savings, FA, branch

ESSEX
Chester Bank, branch
United Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Essex Savings Bank**
New London Federal Savings and Loan Association, branch

FAIRFIELD
***Fairfield First Bank & Trust Co.**
Citytrust, three branches
Lafayette Bank and Trust Co., branch
*Citizens National Bank of Fairfield, main office and branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, five branches
The Bank Mart, two branches
Gateway Bank, branch
People's Bank, four branches
First Federal Bank of CT, two branches
Mechanics and Farmers Savings Bank, FSB, two branches
County Federal Savings and Loan Association of Westport, branch

FARMINGTON
Colonial Bank, two branches
Connecticut National Bank, branch
***Farmington Savings Bank**, main office and two branches
***Farmington Valley Savings and Loan Association**
Northeast Savings F.A., two branches

FRANKLIN
Willimantic Savings Institute, branch

GLASTONBURY
***Glastonbury Bank and Trust Co.**, main office and two branches
American Savings Bank, branch
Burritt InterFinancial Bancorp, branch
People's Bank, branch
Society for Savings, branch
Heritage Savings and Loan Association, branch
*Community National Bank
Connecticut Bank and Trust Co., NA, three branches
First Federal Savings and Loan Association, of East Hartford, two branches
Northeast Savings, FA, branch

GOSHEN
Torrington Savings Bank, branch

GRANBY
Simsbury Bank and Trust Co., branch
Winsted Savings Bank, branch
Windsor Federal Savings and Loan Association, branch

GREENWICH
Citytrust, branch
***Connecticut Community Bank**, main office and branch
***The Putnam Trust Company of Greenwich**, main office and five branches
Union Trust Co., four branches
Connecticut Bank and Trust Co., NA, five branches
People's Bank, four branches
Society for Savings, branch

Stamford Savings Bank, branch
Mechanics and Farmers Savings Bank, FSB, two branches
*Greenwich Federal Savings and Loan Association, main office and four branches

GRISWOLD

***The Jewett City Trust Co.**
***Jewett City Savings Bank**
Eastern Savings and Loan Association, branch

GROTON

Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, three branches
***Chelsea Groton Savings Bank**, main office and two branches
New England Savings Bank, branch
New London Federal Savings and Loan Association, three branches

GUILFORD

Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Guilford Savings Bank**, main office and branch
New Haven Savings Bank, branch
First Federal Savings, branch

HADDAM

Connecticut Bank and Trust Co., NA, branch
Farmers and Mechanics Savings Bank, branch
Liberty Bank for Savings, branch

HAMDEN

Colonial Bank, two branches
Union Trust Co., two branches
*American National Bank, main office and two branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, two branches
New Haven Savings Bank, three branches
People's Bank, branch
First Federal Bank of CT, three branches
Heritage Savings and Loan Association, Inc., branch

HARTFORD

Colonial Bank, two branches
***The Landmark Bank**
***United Bank and Trust Co.**, main office and three branches
*Connecticut Bank and Trust Co., NA, main office and ten branches
*Connecticut National Bank, main office and twelve branches
*First National Bank-CT
***Advest Bank**
***Mechanics Savings Bank**, main office and two branches
People's Bank, three branches
***Society for Savings**, main office and three branches
***The Bank of Hartford, Inc., SA**, main office and two branches
***Connecticut Savings and Loan Association**
*Fleet National Bank of CT
*Financial Federal Savings Bank, main office and branch
*Northeast Savings F.A., main office and branch

HARWINTON

Connecticut National Bank, branch
Thomaston Savings Bank, branch

HEBRON

Connecticut Bank and Trust Co., NA, two branches
Willimantic Savings Institute, branch

KENT

Colonial Bank, branch
New Milford Bank and Trust Co., branch
New Milford Savings Bank, branch

KILLINGLY

Independent Bank and Trust Co., two branches
Connecticut Bank and Trust Co., NA, branch
Brooklyn Savings Bank
*Danielson Federal Savings and Loan Association, main office and branch

KILLINGWORTH

Connecticut Bank and Trust Co., NA, branch
American Savings Bank, branch

LEBANON

Willimantic Savings Institute, branch

LEDYARD

Connecticut National Bank, branch
Dime Savings Bank of Norwich, branch
New England Savings Bank, branch
Norwich Savings Society, branch

LISBON
Norwich Savings Society, branch

LITCHFIELD
*First National Bank of Litchfield
***Litchfield Bancorp**, main office and two branches
First Federal Savings and Loan Association, of Torrington, branch

MADISON
Union Trust, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut Savings Bank, branch
Connecticut National Bank, branch
New Haven Savings Bank, two branches
*First Federal Savings

MANCHESTER
***Manchester State Bank**, main office and branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, four branches
***Savings Bank of Manchester**, main office and seven branches
***Heritage Savings and Loan Association, Inc.**, main office and two branches
First Federal Savings and Loan Association of East Hartford, branch
Northeast Savings, F.A., branch

MANSFIELD
Independent Bank and Trust Co., three branches
Connecticut Bank and Trust Co., NA, two branches
American Savings Bank, branch
Central Bank for Savings, branch
Liberty Bank for Savings, branch
Norwich Savings Society, branch

MARLBOROUGH
Liberty Bank for Savings, branch
Connecticut Bank and Trust Co., NA, branch

MERIDEN
Colonial Bank, two branches
***Home Bank and Trust Co.**, main office and two branches
***Meriden Trust and Safe Deposit Co.**, main office and two branches
American National Bank, branch
Connecticut Bank and Trust Co., NA, two branches
*National Industrial Bank of Connecticut, main office and branch
***Central Bank for Savings**, main office and three branches
***City Savings Bank of Meriden**, main office and two branches
Connecticut National Bank, two branches
*Jefferson Federal Savings and Loan Association, main office and two branches

MIDDLEBURY
Citytrust, branch
Colonial Bank, branch
Naugatuck Savings Bank, branch
American Bank of Connecticut, branch

MIDDLEFIELD
American National Bank, branch
Berlin Savings Bank, branch

MIDDLETOWN
Home Bank and Trust Co., branch
United Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
***Farmers and Mechanics Savings Bank**, main office and four branches
***Liberty Bank for Savings**, main office and three branches
Jefferson Federal Savings and Loan Association, branch

MILFORD
Citytrust, branch
Colonial Bank, branch
Union Trust, branch
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, four branches
***Milford Savings Bank**, main office and branch
People's Bank, branch
First Federal Bank of CT, two branches
Heritage Savings and Loan Association, Inc., branch
Connecticut Savings Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch
Jefferson Federal Savings and Loan Association, branch

MONROE
Citytrust, branch
North American Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches

People's Bank, two branches
Society for Savings, branch
Mechanics and Farmers Savings Bank, FSB, branch

MONTVILLE
Connecticut National Bank, branch
Farmers and Mechanics Savings Bank, branch
New England Savings Bank, branch
Norwich Savings Society, branch

MOODUS
***Moodus Savings Bank**

MORRIS
New Milford Savings Bank, branch

NAUGATUCK
Citytrust, branch
Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
***Naugatuck Savings Bank**, main office and branch
***Naugatuck Valley Savings and Loan Association**, main office and two branches

NEW BRITAIN
Connecticut National Bank, three branches
*New Britain National Bank, main office and three branches
***American Savings Bank,** main office and three branches
***Burritt InterFinancial Bancorp,** main office and two branches
***People's Savings Bank of New Britain,** main office and two branches
*Federal Savings Bank, main office and branch

NEW CANAAN
***New Canaan Bank and Trust Co.**
Union Trust Co., three branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
People's Bank, branch
First Federal Bank of CT, branch
Mechanics and Farmers Savings Bank, FSB, two branches

NEW FAIRFIELD
Connecticut National Bank, branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch
Danbury Savings and Loan Association, branch

NEW HARTFORD
United Bank and Trust Co., branch
Northwest Bank for Savings, branch

NEW HAVEN
***Bank of New Haven,** main office and two branches
***Founders Bank**
Colonial Bank, six branches
Union Trust Co., three branches
Connecticut Bank and Trust Co., NA, five branches
Connecticut National Bank, ten branches
***Connecticut Savings Bank,** main office and five branches
***New Haven Savings Bank,** main office and three branches
People's Bank, two branches
*First Federal Bank of CT, main office and two branches
Heritage Savings and Loan Association, Inc., branch
Jefferson Federal Savings and Loan Association, branch
Citytrust, branch

NEW LONDON
Union Trust Co., two branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
***New England Savings Bank**, main office and three branches
***First New London Savings and Loan Association**
New London Federal Savings and Loan Association, branch

NEW MILFORD
Colonial Bank, three branches
***New Milford Bank and Trust Co.,** main office and two branches
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***New Milford Savings Bank,** main office and branch
Danbury Savings and Loan Association, branch

NEWINGTON
Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
American Savings Bank, branch
Burritt InterFinancial Bancorp, two branches

Society for Savings, branch
Federal Savings Bank, branch
Northeast Savings, FA, branch

NEWTOWN
Citytrust, branch
Union Trust Co., branch
Connecticut National Bank, branch
The Banking Center, branch
Gateway Bank, branch
***Newtown Savings Bank**
Danbury Savings and Loan Association, branch

NORFOLK
National Iron Bank, branch

NORTH BRANFORD
Connecticut Bank and Trust Co., NA, branch
Branford Savings Bank, branch
Connecticut Savings Bank, branch
New Haven Savings Bank, branch

NEW CANAAN
*Canaan National Bank

NORTH HAVEN
Citytrust, branch
Colonial Bank, branch
Union Trust Co., branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, two branches
New Haven Savings Bank, branch
First Federal Bank of CT, branch
Connecticut Bank and Trust Co., NA, branch

NORTH STONINGTON
Chelsea Groton Savings Bank, branch

NORWALK
Citytrust, two branches
***Merchants Bank and Trust Co.**, main office and three branches
Union Trust Co., two branches
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, three branches
***Fairfield County Savings Bank**, main office and four branches
***Gateway Bank**, main office and three branches
***Norwalk Savings Society**, main office and two branches
*First Federal Savings Bank, main office and two branches
County Federal Savings and Loan Association of Westport, branch

NORWICH
Home Bank and Trust Co., branch
Independent Bank and Trust Co., two branches
Connecticut Bank and Trust Co., NA, three branches
Connecticut National Bank, two branches
Chelsea Groton Savings Bank, two branches
***Dime Savings Bank of Norwich**, main office and two branches
***Norwich Savings Society**, main office and three branches
***Eastern Savings and Loan Association**, main office and branch

OLD LYME
United Bank and Trust Co., branch
Essex Savings Bank, branch
New England Savings Bank, branch
First Federal Savings, branch

OLD SAYBROOK
***Old Saybrook Bank and Trust Co.**
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Essex Savings Bank, branch
Liberty Bank for Savings, branch
Society for Savings, branch

ORANGE
Bank of New Haven, branch
Housatonic Bank & Trust Company, branch
Connecticut Bank and Trust Co.. NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
New Haven Savings Bank, branch
People's Bank, two branches
First Federal Bank of CT, branch
Society for Savings, branch

OXFORD
Seymour Trust Co., branch
Naugatuck Savings Bank, branch

PLAINFIELD
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, branch
Brooklyn Savings Bank, branch

Jewett City Savings Bank, branch
New England Savings Bank, branch
Norwich Savings Society, branch

PLAINVILLE
Colonial Bank, three branches
Connecticut Bank and Trust Co., NA, branch
New Britain National Bank, branch
American Savings Bank, branch
Bristol Savings Bank, branch
Federal Savings Bank, branch
Farmington Valley Savings and Loan Association, branch

PLYMOUTH
Connecticut National Bank, branch
Bristol Savings Bank, branch
Thomaston Savings Bank, branch
Bristol Federal Savings Bank, branch

POMFRET
Putnam Savings Bank, branch

PORTLAND
Glastonbury Bank and Trust Co., branch
United Bank & Trust Co., branch
Liberty Bank for Savings, branch

PROSPECT
Home Bank and Trust Co., branch
Connecticut National Bank, branch
The Banking Center, branch

PUTNAM
*Citizens National Bank
Connecticut National Bank, branch
***Putnam Savings Bank**
***Cargill Bank of Connecticut**, main office and branch

REDDING
Union Trust Co., branch
Westport Bank and Trust Co., branch
Norwalk Savings Society, branch
Ridgefield Savings Bank, branch

RIDGEFIELD
Citytrust, branch
Union Trust Co., two branches
***Village Bank and Trust Co.**
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank branch
***Ridgefield Savings Bank**, main office and two branches
First Federal Bank of CT, branch
Mechanics and Farmers Savings Bank, FSB, branch
Danbury Savings and Loan Association, branch

ROCKY HILL
Glastonbury Bank and Trust Co., branch
Home Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
Berlin Savings Bank, two branches
Burritt InterFinancial Bancorp., branch
The Bank of Hartford, Inc., SA, branch

ROXBURY
Connecticut National Bank, branch

SALISBURY
***Salisbury Bank and Trust Co.**, main office and branch
*National Iron Bank
***Litchfield Bancorp**, branch

SEYMOUR
***Seymour Trust Co.**
Derby Savings Bank, branch
New Haven Savings Bank, branch
Great Country Bank, branch
American Bank of Connecticut, branch

SHARON
Colonial Bank, branch
Salisbury Bank and Trust Co., branch
New Milford Savings Bank, branch

SHELTON
Citytrust, branch
Valley Bank and Trust Co., two branches
Great Country Bank, two branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, three branches
Derby Savings Bank, three branches
Society for Savings, branch
***Shelton Savings and Loan Association**

SHERMAN
New Milford Savings Bank, branch

SIMSBURY
***Simsbury Bank and Trust Co.**, main office and branch
Connecticut Bank and Trust Co., NA, branch
American Savings Bank, branch
People's Bank, two branches
Society for Savings, branch
Northeast Savings F.A., two branches

SOMERS
New England Bank and Trust Co., branch

Connecticut Bank and Trust Co., NA, branch
Savings Bank of Rockville, branch

SOUTH WINDSOR

***South Windsor Bank and Trust Co.**, main office and branch
Savings Bank of Manchester, branch
Society for Savings, branch
Heritage Savings and Loan Association, branch
Savings Bank of Rockville, branch
First Federal Savings and Loan Association of East Hartford, branch

SOUTHBURY

Colonial Bank, two branches
Union Trust, branch
Connecticut Nation Bank, branch
The Banking Center, branch
Newtown Savings Bank, branch
People's Bank, branch
First Federal Savings and Loan Association of Waterbury, branch

SOUTHINGTON

*Citizens National Bank of Southington, main office and two branches
Connecticut Bank and Trust Co., NA, three branches
The Banking Center, branch
***Southington Savings Bank**, main office and two branches
***Savings and Loan Association of Southington**
Jefferson Federal Savings and Loan Association, branch

SPRAGUE

Chelsea Groton Savings Bank, branch

STAFFORD

Connecticut Bank and Trust Co., NA, branch
***Stafford Savings Bank**, main office and branch
Tolland Bank, FSB, branch
Northeast Savings F.A., branch

STAMFORD

***Bank of Stamford**
Connecticut Community Bank, branch
Citytrust, branch
***Fidelity Trust Co.**, main office and seven branches
***Union Trust Co.**, main office and eight branches
***RCB Trust Co.**
Connecticut Bank and Trust Co., NA, nine branches
Connecticut National Bank, eight branches
Gateway Bank, four branches
People's Bank, six branches
***Stamford Savings Bank**, main office and three branches
First Federal Bank of CT, four branches
***Sentry Savings and Loan Association**
*Charter Federal Savings and Loan Association
County Federal Savings and Loan Association, two branches
*First National Bank of Stamford

STONINGTON

Union Trust Co., branch
Connecticut National Bank, branch
Chelsea Groton Savings Bank, branch
Liberty Bank for Savings, branch
New England Savings Bank, branch
Norwich Savings Society, branch

STRATFORD

Citytrust, two branches
Lafayette Bank and Trust Co., branch
***North American Bank and Trust Co.**, main office and branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
The Bank Mart, two branches
People's Bank, three branches
Mechanics and Farmers Savings Bank, FSB, two branches
Society for Savings, branch

SUFFIELD

*First National Bank of Suffield, main office and branch
***Suffield Savings Bank**
Enfield Federal Savings and Loan Association, branch

THOMASTON

Colonial Bank, branch
Connecticut National Bank, branch
***Thomaston Savings Bank**

THOMPSON

Citizens National Bank, branch
Connecticut National Bank, branch
Cargill Bank of Connecticut, branch
***Thomaston Savings Bank**

TOLLAND

*Tolland Bank, FSB
Heritage Savings and Loan Association, branch

TORRINGTON
Colonial Bank, three branches
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, three branches
***Torrington Savings Bank**, main office and branch
*Summit National Bank
*First Federal Savings and Loan Association of Torrington, main office and branch

TRUMBULL
Citytrust, branch
Colonial Bank, branch
Lafayette Bank and Trust Co., branch
Union Trust Co., branch
Valley Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
The Bank Mart, branch
People's Bank, two branches
Mechanics and Farmers Savings Bank, FSB, branch
Society for Savings, branch
County Federal Savings and Loan Association of Westport, branch

VERNON
South Windsor Bank and Trust Co., branch
United Bank and Trust Co., three branches
Connecticut Bank and Trust Co., NA, branch
People's Bank, three branches
***Savings Bank of Rockville**, main office and two branches
First Federal Savings and Loan Association of East Hartford, two branches

WALLINGFORD
Colonial Bank, branch
Home Bank and Trust Co., branch
Union Trust Co., two branches
American National Bank, branch
Connecticut Bank and Trust Co., NA, two branches
Connecticut National Bank, branch
***Colony Savings Bank**
***Dime Savings Bank of Wallingford**, main office and two branches
Connecticut Savings Bank, branch
Jefferson Federal Savings and Loan Association, two branches

WASHINGTON
First National Bank of Litchfield, two branches
National Iron Bank, branch
Litchfield Bancorp, branch
New Milford Savings Bank, branch

WATERBURY
***Bank of Waterbury**
Citytrust, three branches
***Colonial Bank**, main office and six branches
North American Bank and Trust Co., two branches
Connecticut National Bank, four branches
***The Banking Center**, main office and six branches
***American Bank of Connecticut**, main office and four branches
***Security Savings and Loan Association**, main office and three branches
*First Federal Savings and Loan Association of Waterbury, main office and four branches

WATERFORD
***Bank of Southeastern Connecticut**
Independent Bank and Trust Co., branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Liberty Bank for Savings, two branches
New England Savings Bank, branch
New London Federal Savings and Loan Association, branch

WATERTOWN
Citytrust, branch
Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
The Banking Center, two branches
Thomaston Savings Bank, branch
American Bank of Connecticut, branch
First Federal Savings and Loan Association of Waterbury, two branches

WESTBROOK
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
First Federal Savings, branch

WEST HARTFORD
Citytrust, branch
Colonial Bank, two branches
Security Trust, three branches

United Bank and Trust Co., two branches
Connecticut Bank and Trust Co., NA, five branches
Connecticut National Bank, four branches
New Britain National Bank, branch
American Savings Bank, branch
Burritt InterFinancial Bancorp., branch
Farmington Savings Bank, branch
Mechanics Savings Bank, three branches
People's Bank, two branches
Society for Savings, four branches
The Bank of Hartford, Inc., SA, branch
Northeast Savings F.A., two branches

WEST HAVEN

Colonial Bank, three branches
Union Trust Co., branch
American National Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
New Haven Savings Bank, two branches
People's Bank, branch
First Federal Bank of CT, branch
Heritage Savings and Loan Association, Inc., branch

WESTON

Westport Bank and Trust Co., branch

WESTPORT

Citytrust, branch
Union Trust Co., branch
***Westport Bank and Trust Co.**, main office and three branches
Connecticut Bank and Trust Co., NA, four branches
Connecticut National Bank, branch
Gateway Bank, branch
People's Bank, three branches
Mechanics and Farmers Savings Bank, FSB, branch
*County Federal Savings and Loan Association of Westport

WETHERSFIELD

Colonial Bank, branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
American Savings Bank, branch
Mechanics Savings Bank, branch
Society for Savings, two branches
Northeast Savings, F.A., branch

WILLINGTON

Tolland Bank, FSB, branch

WILTON

Citytrust, two branches
Union Trust Co., two branches
Village Bank & Trust Company, branch
Connecticut Bank and Trust Co., NA, two branches
Gateway Bank, branch
Norwalk Savings Society, branch
People's Bank, branch
First Federal Savings Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch

WINCHESTER

Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, branch
***Northwest Bank for Savings**
***Winsted Savings Bank**

WINDHAM

***Independent Bank and Trust Co.**, main office and branch
Connecticut Bank and Trust Co., NA, branch
Liberty Bank for Savings, branch
***Willimantic Savings Institute**

WINDSOR

United Bank and Trust Co., branch
***Windsor Bank and Trust Co.**, main office and branch
Connecticut Bank and Trust Co., NA, branch
Connecticut National Bank, two branches
Mechanics Savings Bank, branch
Society for Savings, branch
*Windsor Federal Savings and Loan Association, main office and two branches

WINDSOR LOCKS

*Northern Connecticut National Bank, main office and two branches
Suffield Savings Bank, two branches
***Windsor Locks Savings and Loan Association**
Connecticut Bank and Trust Co., NA, three branches

WOLCOTT

North American Bank and Trust Co. two branches
The Banking Center, branch
Security Savings and Loan Association, branch

WOODBRIDGE

***Amity Bank**
Connecticut Savings Bank, branch
New Haven Savings Bank, branch

WOODBURY
Colonial Bank, branch
The Banking Center, branch
American Bank of Connecticut, branch

WOODSTOCK
Citizens National Bank, branch

OVERSEAS

CAYMAN
Colonial Bank, branch
Connecticut National Bank, branch

NASSAU
Union Trust Co., branch
Connecticut Bank and Trust Co., NA, branch

LONDON
Colonial Bank, branch

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Table No. 1
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES — DEC. 31, 1985 AND DEC. 31, 1984
(Amounts in thousands of dollars)

ASSETS	12/31/85	12/31/84	Increase (Decrease)	Percent of Change
Cash and Balances Due From Depository Institutions:				
Noninterest Bearing Balances Currency and Coin	$808,869	$580,707	$228,162	39.29
Interest Bearing Balances	181,974	215,853	(33,879)	(15.70)
Securities	2,037,057	1,803,328	233,729	12.96
Federal Funds Sold and Securities U/A To Resell	236,725	231,130	5,595	2.42
Loans and Lease Financings Receivables:				
Loans and Leases, Net of Unearned Income	6,721,801	5,446,077	1,275,724	23.42
Less: Allowances for Loan and Lease Losses	74,066	55,303	18,763	33.93
Less: Allocated Transfer Risk Reserve	0	0	0	.00
Loans and Leases Net of Unearned	6,647,735	5,390,774	1,256,961	23.32
Assets Held in Trading Accounts	21,768	12,543	9,225	73.55
Premises and Fixed Assets Including Capitalized Leases	149,037	133,256	15,781	11.84
Other Real Estate Owned	9.262	7,807	1,455	18.64
Investments in Unconsolidated Subs and Associated Cos	5,507	743	4,764	641.18
Customers Liability To This Bank on Acceptances Out	7,674	7,839	(165)	(2.10)
Intangible Assets	12,438	6,817	5,621	82.46
Other Assets	224,579	178,443	46,136	25.85
Total Assets	**10,342,625**	**8,569,240**	**1,773,385**	**20.69**
LIABILITIES				
Deposits:				
In Domestic Offices	8,768,793	7,368,962	1,399,831	19.00
Noninterest Bearing	2,083,012	1,818,923	264,089	14.52
Interest Bearing	6,685,781	5,550,039	1,135,742	20.46
In Foreign Offices	23,666	15,794	7,872	49.84
Noninterest Bearing	0	0	0	.00
Interest Bearing	23,666	15,794	7,872	49.84
Fed Funds Purchased Secs Sold U/A To Repurchase	556,549	415,587	140,962	33.92
Demand Notes Issued To U.S. Treasury	76,480	40,344	36,136	89.57
Other Borrowed Money	73,332	44,297	29,035	65.55
Mortgage Indebtedness and Obligations Under Cap Leases	13,529	10,848	2,681	24.71
Banks Liability on Acceptances Executed and Outstanding	7,674	7,839	(165)	(2.10)
Notes and Debentures Subordinated to Deposits	6,008	5,999	9	.15
Other Liabilities	177,475	109,258	68,217	62.44
Total Liabilities	**9,703,506**	**8,018,928**	**1,684,578**	**21.01**
Limited Life Preferred Stock	0	0	0	.00
EQUITY CAPITAL				
Perpetual Preferred Stock	1,000	0	1,000	.00
Common Stock	96,863	82,398	14,465	17.56
Surplus	249,138	234,025	15,113	6.46
Undivided Profits and Capital Reserves	292,118	233,889	58,229	24.90
Cumulative Foreign Currency Translations Adjustments	0	0	0	.00
Total Equity Capital	**639,119**	**550,312**	**88,807**	**16.14**
Total Liabilities, LTD Life PFD Stock, Equity Capital	**$10,342,625**	**$8,569,240**	**$1,773,385**	**20.69**

Table No. 2
STATEMENT OF ASSETS, DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF BANK	Cash and Due From Depository Institutions	Securities	Federal Funds Sold and Securities U/A To Resell	Loans and Leases Net of Unearned Income	Less: Allowance For Possible Loan Losses
Amity Bank	$4,481	$16,541	$12,425	$32,275	$275
Bank of Darien	1,271	2,974	7,150	3,323	33
Bank of New Haven	9,664	30,264	10,300	73,941	808
Bank of Southeastern Connecticut	4,891	1,254	3,100	7,087	12
Bank of Stamford	10,399	7,701	12,950	47,829	584
Bank of Waterbury	442	7,433	900	4,385	66
Chester Bank	6,904	19,027	1,350	50,454	311
Citytrust	116,139	172,853	0	1,575,738	19,187
Colonial Bank	311,472	192,324	0	1,147,621	15,256
Connecticut Community Bank	1,994	2,493	4,850	22,124	177
Fairfield First Bank & Trust Co.	133	0	5,800	2,097	20
Fidelity Trust Co.	13,141	60,345	16,800	145,104	1,166
Founders Bank	1,210	200	2,550	7,192	57
Glastonbury Bank and Trust Co.	15,283	30,597	0	87,312	803
Home Bank and Trust Co.	17,875	41,584	5,600	231,716	2,351
Housatonic Bank and Trust Co.	9,398	22,757	0	25,946	277
Independent Bank and Trust Co.	16,476	56,937	5,500	111,086	876
Jewett City Trust Co.	1,822	13,627	700	8,315	32
Lafayette Bank and Trust Co.	16,839	27,744	13,925	117,901	1,061
Landmark Bank	3,723	2,872	11,750	33,133	202

Manchester State Bank	3,790	4,496	8,150	42,571	446
Merchants Bank and Trust Co.	22,899	25,738	9,000	146,911	3,000
Meriden Trust and Safe Deposit Co.	2,809	4,255	3,200	9,853	213
New Canaan Bank and Trust	4,137	22,972	3,500	42,836	450
New England Bank and Trust Co.	6,107	4,288	6,150	37,662	377
New Milford Bank and Trust Co.	6,494	46,002	1,450	79,665	531
North American Bank and Trust Co.	10,558	19,340	5,875	92,094	809
Old Saybrook Bank and Trust Co.	1,089	0	4,350	10,376	44
Putnam Trust Co.	30,179	100,023	15,600	187,216	1,430
RCB Trust Co.	1,024	1,025	0	0	0
Salisbury Bank and Trust Co.	3,153	23,288	9,800	50,358	241
Security Bank and Trust	2,046	16,225	3,350	23,353	233
Seymour Trust Co.	6,624	28,321	2,800	41,483	364
Simsbury Bank and Trust Co.	15,325	68,346	8,400	102,271	987
South Windsor Bank and Trust Co.	4,905	20,204	2,700	53,361	601
Union Trust Co.	214,606	597,721	20,000	1,340,783	13,200
United Bank and Trust Co.	49,300	231,739	0	440,437	4,924
Valley Bank and Trust Co.	6,151	19,398	1,250	59,006	707
Village Bank and Trust Co.	3,213	15,419	6,900	40,719	318
Westport Bank and Trust Co.	30,019	64,518	6,500	149,803	1,316
Windsor Bank and Trust Co.	2,858	14,212	2,100	36,464	321
Total	**$990,843**	**$2,037,057**	**$236,725**	**$6,721,801**	**$74,066**
Percent to Total Assets	**9.58**	**19.70**	**2.29**	**64.99**	**.72**

Table No. 2
STATEMENT OF ASSETS, Continued

NAME OF BANK	Loan and Lease Net	Assets Held In Trading Accounts	Premises and Fixed Assets Including Capitalized Leases	Other Real Estate Owned	Investments In Unconsolidated Subs and Associated Cos
Amity Bank	$32,000	$0	$1,027	$0	$0
Bank of Darien	3,290	0	548	0	0
Bank of New Haven	73,133	0	1,739	0	0
Bank of Southeastern Connecticut	7,075	0	193	0	0
Bank of Stamford	47,245	0	712	2	22
Bank of Waterbury	4,319	0	15	0	0
Chester Bank	50,143	0	1,085	0	0
Citytrust	1,556,551	0	20,604	979	4,821
Colonial Bank	1,132,365	1,528	30,935	3,114	0
Connecticut Community Bank	21,947	0	690	403	0
Fairfield First Bank & Trust Co.	2,077	0	95	0	0
Fidelity Trust Co.	143,938	0	2,347	109	0
Founders Bank	7,135	0	220	0	0
Glastonbury Bank and Trust Co.	86,509	0	2,402	0	43
Home Bank and Trust Co.	229,365	0	3,495	0	0
Housatonic Bank and Trust Co.	25,669	0	293	0	0
Independent Bank and Trust Co.	110,210	0	2,103	0	0
Jewett City Trust Co.	8,283	0	184	48	0
Lafayette Bank and Trust Co.	116,840	0	3,951	0	0
Landmark Bank	32,931	0	947	0	0

Manchester State Bank	42,125	0	1,179	0	0
Merchants Bank and Trust Co.	143,911	0	2,906	3,437	0
Meriden Trust and Safe Deposit Co.	9,640	0	595	0	0
New Canaan Bank and Trust	42,386	0	818	0	0
New England Bank and Trust Co.	37,285	0	512	0	0
New Milford Bank and Trust Co.	79,134	0	1,839	0	0
North American Bank and Trust Co.	91,285	0	3,255	0	621
Old Saybrook Bank and Trust Co.	10,332	0	223	0	0
Putnam Trust Co.	185,786	0	4,397	0	0
RCB Trust Co.	0	0	299	0	0
Salisbury Bank and Trust Co.	50,117	0	1,875	0	0
Security Bank and Trust	23,120	0	937	0	0
Seymour Trust Co.	41,119	0	1,056	0	0
Simsbury Bank and Trust Co.	101,284	0	1,554	0	0
South Windsor Bank and Trust Co.	52,760	0	1,195	0	0
Union Trust Co.	1,327,583	6,805	39,171	19	0
United Bank and Trust Co.	435,513	13,435	5,340	39	0
Valley Bank and Trust Co.	58,299	0	2,526	96	0
Village Bank and Trust Co.	40,401	0	946	0	0
Westport Bank and Trust Co.	148,487	0	3,640	911	0
Windsor Bank and Trust Co.	36,143	0	1,189	105	0
Total	**$6,647,735**	**$21,768**	**$149,037**	**$9,262**	**$5.507**
Percent to Total Assets	**64.28**	**.21**	**1.44**	**.09**	**.05**

Table No. 2
STATEMENT OF ASSETS, Concluded

NAME OF BANK	Customers Liability To This Bank On Acceptances Out	Intangible Assets	Other Assets	Total Assets
Amity Bank	$0	$0	$714	$67,188
Bank of Darien	0	46	151	15,430
Bank of New Haven	0	0	1,240	126,340
Bank of Southeastern Connecticut	0	0	118	16,631
Bank of Stamford	0	0	912	79,943
Bank of Waterbury	0	0	351	13,460
Chester Bank	0	0	1,121	79,630
Citytrust	944	5,276	32,253	1,910,420
Colonial Bank	574	4,348	51,777	1,728,437
Connecticut Community Bank	0	105	479	32,961
Fairfield First Bank & Trust Co.	0	0	58	8,163
Fidelity Trust Co.	0	0	3,618	240,298
Founders Bank	0	0	235	11,550
Glastonbury Bank and Trust Co.	0	0	4,466	139,300
Home Bank and Trust Co.	0	0	4,261	302,180
Housatonic Bank and Trust Co.	0	0	812	58,929
Independent Bank and Trust Co.	0	0	2,648	193,874
Jewett City Trust Co.	0	0	365	25,029
Lafayette Bank and Trust Co.	0	0	4,552	183,851
Landmark Bank	0	0	479	52,702

Manchester State Bank	0	0	403	60,143
Merchants Bank and Trust Co.	0	53	3,604	211,548
Meriden Trust and Safe Deposit Co.	0	0	186	20,685
New Canaan Bank and Trust	0	0	874	74,687
New England Bank and Trust Co.	0	0	729	55,071
New Milford Bank and Trust Co.	0	0	1,629	136,548
North American Bank and Trust Co.	0	794	3,524	135,252
Old Saybrook Bank and Trust Co.	0	0	98	16,092
Putnam Trust Co.	0	0	4,275	340,260
RCB Trust Co.	0	182	150	2,680
Salisbury Bank and Trust Co.	0	0	792	89,025
Security Bank and Trust	0	0	871	46,549
Seymour Trust Co.	0	0	654	80,574
Simsbury Bank and Trust Co.	0	0	3,522	198,431
South Windsor Bank and Trust Co.	0	0	1,336	83,100
Union Trust Co.	6,156	1,625	61,397	2,275,083
United Bank and Trust Co.	0	0	18,874	754,240
Valley Bank and Trust Co.	0	0	4,736	92,456
Village Bank and Trust Co.	0	9	867	67,755
Westport Bank and Trust Co.	0	0	4,463	258,538
Windsor Bank and Trust Co.	0	0	985	57,592
Total	**$7,674**	**$12,438**	**$224,579**	**$10,342,625**
Percent to Total Assets	**.07**	**.12**	**2.17**	**100.00**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF BANK	Deposits Noninterest Bearing	Deposits Interest Bearing	Fed Funds Purchased Secs Sold U/A To Repurchase	Demand Notes Issued to U.S. Treasury	Other Borrowed Money
Amity Bank	$7,729	$48,675	$0	$4,469	$0
Bank of Darien	2,294	8,394	0	0	0
Bank of New Haven	27,075	85,693	23	0	0
Bank of Southeastern Connecticut	5,919	7,659	0	0	0
Bank of Stamford	16,511	53,432	1,300	0	0
Bank of Waterbury	1,655	7,049	0	0	0
Chester Bank	8,228	64,033	0	772	0
Citytrust	295,143	1,250,403	156,164	24,150	65,333
Colonial Bank	403,587	1,083,632	126,269	4,979	1,204
Connecticut Community Bank	6,389	24,290	0	0	0
Fairfield First Bank & Trust Co.	1,510	1,375	0	0	30
Fidelity Trust Co.	57,003	159,735	1,745	3,020	0
Founders Bank	1,525	5,984	0	0	0
Glastonbury Bank and Trust Co.	29,099	93,633	4,000	0	0
Home Bank and Trust Co.	41,027	228,180	11,900	439	0
Housatonic Bank and Trust Co.	7,630	42,391	4,000	415	0
Independent Bank and Trust Co.	41,578	128,604	5,508	675	0
Jewett City Trust Co.	4,745	17,419	0	0	0
Lafayette Bank and Trust Co.	50,242	115,662	2,120	0	0
Landmark Bank	7,998	35,520	0	0	0

Manchester State Bank	16,152	39,393	0	0	0
Merchants Bank and Trust Co.	61,873	132,570	0	3,315	0
Meriden Trust and Safe Deposit Co.	9,229	9,605	0	0	0
New Canaan Bank and Trust	6,744	62,780	0	143	0
New England Bank and Trust Co.	10,963	40,628	0	0	0
New Milford Bank and Trust Co.	9,900	115,326	0	0	0
North American Bank and Trust Co.	27,000	95,343	383	880	3,366
Old Saybrook Bank and Trust Co.	1,154	12,970	0	0	0
Putnam Trust Co.	71,102	235,021	2,465	98	0
RCB Trust Co.	0	0	0	0	0
Salisbury Bank and Trust Co.	12,746	69,746	0	0	0
Security Bank and Trust	10,144	31,557	0	0	0
Seymour Trust Co.	19,560	49,911	0	0	0
Simsbury Bank and Trust Co.	28,484	141,380	10,239	2,420	0
South Windsor Bank and Trust co.	22,323	53,621	0	1,002	0
Union Trust Co.	547,579	1,351,208	138,716	3,040	2,594
United Bank and Trust Co.	117,600	467,490	89,458	26,663	34
Valley Bank and Trust Co.	15,591	69,794	112	0	0
Village Bank and Trust Co.	7,469	53,708	0	0	0
Westport Bank and Trust Co.	58,416	174,590	2,147	0	771
Windsor Bank and Trust Co.	12,096	41,043	0	0	0
Total	$2,083,012	$6,709,447	$556,549	$76,480	$73,332
Percent to Total Assets	20.14	64.87	5.38	.74	.71

Table No. 4
LOANS AND LEASE FINANCING RECEIVABLES
CONSOLIDATED FIGURES
DEC. 31, 1985

	Total (000's)	Percent To Total Loans
Loans Secured by Real Estate:		
Construction and Land Development	$431,147	6.34
Secured by Farmland (including farm residential and Other Improvements)	2,580	.04
Secured by 1-4 Family Residential Properties	1,422,484	20.91
Secured by Multifamily (5 or more) Residential Properties	42,552	.63
Secured by nonfarm residential properties	800,234	11.76
Loans to depository institutions	92,801	1.36
Loans to finance agricultural production and other loans to farmers	3,518	.05
Commercial and industrial loans	1,963,184	28.86
Acceptances of other banks	2,025	.03
Loans to individuals for household, family and other personal expenditures (including purchased paper):		
Credit cards and related plans (includes check credit and other revolving credit plans)	180,606	2.66
Other (includes single payment and installment)	1,277,046	18.78
Loans to foreign governments and official institutions (including foreign central banks)	8,483	.12
Obligations (other than securities) of states and political subdivisions in the U.S.:		
Nonrated industrial development obligations	265,893	3.91
Other obligations (excluding securities)	744	.01
All other loans	283,991	4.18
Lease financing receivables (net of unearned income)	24,238	.36
Total Loans and Leases, Gross	**6,801,822**	**100.00**
Less: Unearned Income on Loans Reflected in Items Above	**80,021**	**1.18**
Total Loans and Leases (Excluding Unearned Income)	**$6,721,801**	**98.82**

Table No. 5

CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1985

	Total (000s)	Percent To Total Operating Income
Interest Income:		
On loans	$699,646	68.53
On lease financing receivables	1,754	.17
On balances due from depository institutions	20,565	2.01
On securities	170,319	16.68
On assets held in trading accounts	1,131	.11
On fed funds sold and secs purchased U/A to resell	18,250	1.79
Total interest income	**911,665**	**89.29**
Interest Expense:		
On deposits	476,949	46.72
On fed funds purchased and sec sold U/A to repurchase	34,763	3.40
On demand to US Treas and other borrowed money	4,389	.43
On mortgage indebt and oblig under capitalized leases	1,108	.11
On notes and debentures subordinated to deposits	559	.05
Total Interest Expense	517,768	50.71
Net Interest Income	**393,897**	**38.58**
Provision for loan and lease losses	37,749	3.70
Provision for allocated transfer risk	0	
Noninterest income:		
On fiduciary activities	31,749	3.11
On deposit accounts in domestic offices	31,673	3.10
On gains (losses) on foreign exchange trans	160	.02
On other foreign transactions gains (losses)	1,029	.10
On gains (losses) from assets held in trading accts	1,759	.17
On other noninterest income	42,939	4.21
Total noninterest income	**109,309**	**10.71**
Gains (losses) on secs not held in trading account	(929)	(.09)
Noninterest expense:		
Salaries and employee benefits	183,552	17.98
Of premises and fixed assets	58,978	5.78
Other noninterest expenses	104,191	10.21
Total noninterest expense	**346,721**	**33.96**
Income (loss) before income taxes and extraordinary items and other adjustments	117,807	11.54
Applicable income taxes on previous line	28,217	2.76
Income (loss) before extraordinary items and other adjs	89,590	8.77
Extraordinary items and other adjs gross of income taxes	782	.08
Applicable income taxes on previous line	0	
Extraordinary items and other adjs, net of income taxes	782	.08
Net income (loss)	**$90,372**	**8.85**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Mortgage Indebtedness And Obligations Under Cap Leases	Banks Liability On Acceptances Executed and Outstanding	Notes and Debentures Subordinated To Deposits	Other Liabilities	Total Liabilities
Amity Bank	$0	$0	$1,100	$1,875	$63,848
Bank of Darien	304	0	0	44	11,036
Bank of New Haven	30	0	0	748	113,569
Bank of Southeastern Connecticut	0	0	0	32	13,610
Bank of Stamford	0	0	0	1,386	72,629
Bank of Waterbury	0	0	0	(3)	8,701
Chester Bank	0	0	0	611	73,644
Citytrust	82	944	103	24,414	1,816,736
Colonial Bank	7,877	574	2,450	9,873	1,640,445
Connecticut Community Bank	16	0	0	128	20,823
Fairfield First Bank & Trust Co.	0	0	0	195	3,110
Fidelity Trust Co.	0	0	0	2,628	224,131
Founders Bank	0	0	0	248	7,757
Glastonbury Bank and Trust Co.	0	0	0	4,287	131,019
Home Bank and Trust Co.	353	0	0	7,043	288,942
Housatonic Bank and Trust Co.	0	0	0	400	54,836
Independent Bank and Trust Co.	0	0	0	3,960	180,325
Jewett City Trust Co.	0	0	0	123	22,287
Lafayette Bank and Trust Co.	1,181	0	128	4,657	173,990
Landmark Bank	0	0	0	495	44,013

Manchester State Bank	0	0	0	1,052	56,597
Merchants Bank and Trust Co.	202	0	2,227	599	200,786
Meriden Trust and Safe Deposit Co.	0	0	0	162	18,996
New Canaan Bank and Trust	0	0	0	674	70,341
New England Bank and Trust Co.	0	0	0	590	52,181
New Milford Bank and Trust Co.	573	0	0	1,789	127,588
North American Bank and Trust Co.	0	0	0	1,043	128,015
Old Saybrook Bank and Trust Co.	0	0	0	119	14,243
Putnam Trust Co.	529	0	0	2,816	312,031
RCB Trust Co.	0	0	0	16	16
Salisbury Bank and Trust Co.	0	0	0	700	83,192
Security Bank and Trust	0	0	0	1,201	42,902
Seymour Trust Co.	0	0	0	1,380	70,851
Simsbury Bank and Trust Co.	0	0	0	1,775	184,298
South Windsor Bank and Trust Co.	0	0	0	623	77,569
Union Trust Co.	2,145	6,156	0	89,435	2,140,873
United Bank and Trust Co.	0	0	0	4,678	705,923
Valley Bank and Trust Co.	0	0	0	949	86,446
Village Bank and Trust Co.	0	0	0	973	62,150
Westport Bank and Trust Co.	143	0	0	3,037	239,104
Windsor Bank and Trust Co.	94	0	0	720	53,953
Total	**$13,529**	**$7,674**	**$6,008**	**$177,475**	**$9,703,506**
Percent to Total Assets	**.13**	**.07**	**.06**	**1.72**	**93.82**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Limited-Life Preferred Stock	Perpetual Preferred Stock	Common Stock	Surplus
Amity Bank	$0	$1,000	$1,078	$433
Bank of Darien	0	0	2,740	2,090
Bank of New Haven	0	0	4,011	7,064
Bank of Southeastern Connecticut	0	0	1,500	1,500
Bank of Stamford	0	0	2,616	3,012
Bank of Waterbury	0	0	2,510	2,510
Chester Bank	0	0	574	1,500
Citytrust	0	0	8,398	28,875
Colonial Bank	0	0	15,856	56,876
Connecticut Community Bank	0	0	1,000	1,000
Fairfield First Bank & Trust Co.	0	0	3,062	2,422
Fidelity Trust Co.	0	0	2,000	8,000
Founders Bank	0	0	2,300	1,780
Glastonbury Bank and Trust Co.	0	0	722	2,707
Home Bank and Trust Co.	0	0	1,479	5,227
Housatonic Bank and Trust Co.	0	0	1,454	1,466
Independent Bank and Trust Co.	0	0	506	6,406
Jewett City Trust Co.	0	0	120	480
Lafayette Bank and Trust Co.	0	0	620	2,201
Landmark Bank	0	0	4,881	4,003

Manchester State Bank	0	0	994	838
Merchants Bank and Trust Co.	0	0	978	4,051
Meriden Trust and Safe Deposit Co.	0	0	100	600
New Canaan Bank and Trust	0	0	1,056	971
New England Bank and Trust Co.	0	0	1,009	1,007
New Milford Bank and Trust Co.	0	0	2,027	4,342
North American Bank and Trust Co.	0	0	1,737	1,940
Old Saybrook Bank and Trust Co.	0	0	1,000	1,050
Putnam Trust Co.	0	0	5,000	10,000
RCB Trust Co.	0	0	1,000	1,700
Salisbury Bank and Trust Co.	0	0	167	2,854
Security Bank and Trust	0	0	760	756
Seymour Trust Co.	0	0	500	2,500
Simsbury Bank and Trust Co.	0	0	350	1,850
South Windsor Bank and Trust Co.	0	0	354	1,646
Union Trust Co.	0	0	14,423	50,338
United Bank and Trust Co.	0	0	1,878	5,826
Valley Bank and Trust Co.	0	0	2,849	2,067
Village Bank and Trust Co.	0	0	1,800	1,999
Westport Bank and Trust Co.	0	0	1,445	11,686
Windsor Bank and Trust Co.	0	0	9	1,565
Total	**$ 0**	**$1,000**	**$96,863**	**$249,138**
Percent to Total Assets	**.00**	**.01**	**.94**	**2.41**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Concluded

NAME OF BANK	Undivided Profits and Capital Reserves	Cumulative Foreign Currency Translations Adjustments	Total Equity Capital	Total Liabilities and Equity Capital
Amity Bank	$829	$0	$1,078	$433
Bank of Darien	(436)	0	2,740	2,090
Bank of New Haven	1,696	0	4,011	7,064
Bank of Southeastern Connecticut	21	0	1,500	1,500
Bank of Stamford	1,686	0	2,616	3,012
Bank of Waterbury	(261)	0	2,510	2,510
Chester Bank	3,912	0	574	1,500
Citytrust	56,411	0	8,398	28,875
Colonial Bank	15,260	0	15,856	56,876
Connecticut Community Bank	138	0	1,000	1,000
Fairfield First Bank & Trust Co.	(431)	0	3,062	2,422
Fidelity Trust Co.	6,167	0	2,000	8,000
Founders Bank	(287)	0	2,300	1,780
Glastonbury Bank and Trust Co.	4,852	0	722	2,707
Home Bank and Trust Co.	6,532	0	1,479	5,227
Housatonic Bank and Trust Co.	1,173	0	1,454	1,466
Independent Bank and Trust Co.	6,637	0	506	6,406
Jewett City Trust Co.	2,142	0	120	480
Lafayette Bank and Trust Co.	7,040	0	620	2,201
Landmark Bank	(195)	0	4,881	4,003

Manchester State Bank	1,714	0	994	838
Merchants Bank and Trust Co.	5,733	0	978	4,051
Meriden Trust and Safe Deposit Co.	989	0	100	600
New Canaan Bank and Trust	2,319	0	1,056	971
New England Bank and Trust Co.	874	0	1,009	1,007
New Milford Bank and Trust Co.	2,591	0	2,027	4,342
North American Bank and Trust Co.	3,560	0	1,737	1,940
Old Saybrook Bank and Trust Co.	(201)	0	1,000	1,050
Putnam Trust Co.	13,229	0	5,000	10,000
RCB Trust Co.	(36)	0	1,000	1,700
Salisbury Bank and Trust Co.	2,812	0	167	2,854
Security Bank and Trust	2,131	0	760	756
Seymour Trust Co.	6,723	0	500	2,500
Simsbury Bank and Trust Co.	11,933	0	350	1,850
South Windsor Bank and Trust Co.	3,531	0	354	1,646
Union Trust Co.	69,449	0	14,423	50,338
United Bank and Trust Co.	40,613	0	1,878	5,826
Valley Bank and Trust Co.	1,094	0	2,849	2,067
Village Bank and Trust Co.	1,806	0	1,800	1,999
Westport Bank and Trust Co.	6,303	0	1,445	11,686
Windsor Bank and Trust Co.	2,065	0	9	1,565
Total	**$292,118**	**$ 0**	**$639,119**	**$10,342,625**
Percent to Total Assets	**2.82**	**.00**	**6.18**	**100.00**

Table No. 6

INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DEC. 31, 1985

(Amounts in thousands of dollars)

NAME OF BANK	Interest Inccme				
	On Loans	On Lease Financing Receivables	On Balances Due From Depository Institutions	On Securities	On Assets Held In Trading Accounts
Amity Bank	$3,676	$0	$0	$1,119	$0
Bank of Darien	97	0	13	120	0
Bank of New Haven	8,325	0	28	2,120	0
Bank of Southeastern Connecticut	213	0	89	78	0
Bank of Stamford	5,632	0	387	716	0
Bank of Waterbury	154	0	0	446	0
Chester Bank	6,007	0	923	1,604	0
Citytrust	155,636	12	0	17,261	0
Colonial Bank	120,871	307	10,653	17,148	178
Connecticut Community Bank	2,643	0	0	212	0
Fairfield First Bank & Trust Co.	12	0	0	0	0
Fidelity Trust Co.	14,664	0	74	5,316	0
Founders Bank	268	0	42	40	0
Glastonbury Bank and Trust Co.	9,447	0	205	2,250	0
Home Bank and Trust Co.	23,341	0	302	2,946	0
Housatonic Bank and Trust Co.	3,063	0	922	1,807	0
Independent Bank and Trust Co.	10,977	0	888	5,248	0
Jewett City Trust Co.	1,006	0	10	1,184	0
Lafayette Bank and Trust Co.	12,044	0	0	3,043	0
Landmark Bank	2,237	0	2	30	0

Manchester State Bank	4,867	0	0	282	0
Merchants Bank and Trust Co.	17,341	0	0	1,960	0
Meriden Trust and Safe Deposit Co.	1,157	0	0	536	0
New Canaan Bank and Trust Co.	5,231	0	1	1,825	0
New England Bank and Trust Co.	4,561	0	92	335	0
New Milford Bank and Trust Co.	9,152	0	0	3,849	0
North American Bank and Trust Co.	8,585	1,435	282	1,631	0
Old Saybrook Bank and Trust Co.	891	0	7	75	0
Putnam Trust Co.	20,022	0	665	7,638	0
RCB Trust Co.	0	0	23	25	0
Salisbury Bank and Trust Co.	5,580	0	36	1,895	0
Security Bank and Trust	2,779	0	0	1,199	0
Seymour Trust Co.	4,694	0	0	2,310	0
Simsbury Bank and Trust Co	10,194	0	1,922	5,072	0
South Windsor Bank and Trust Co.	6,269	0	213	1,095	0
Union Trust Co.	140,559	0	0	51,070	293
United Bank and Trust Co.	45,461	0	2,393	15,647	660
Valley Bank and Trust Co.	7,640	0	213	2,195	0
Village Bank and Trust Co.	4,549	0	10	1,419	0
Westport Bank and Trust Co.	15,897	0	137	6,391	0
Windsor Bank and Trust Co.	3,904	0	33	1,182	0
Total	**$699,646**	**$1,754**	**$20,565**	**$170,319**	**$1,131**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income		Interest Expense		
	On Federal Funds Sold & Securities Purchased U/A To Resell	Total Interest Income	On Deposits	On Fed Funds Purchased & Securities Sold U/A To Repurchase	On Demand To US Treasury And Other Borrowed Money
Amity Bank	$272	$5,067	$3,084	$0	$48
Bank of Darien	123	353	83	0	0
Bank of New Haven	439	10,912	5,739	37	0
Bank of Southeastern Connecticut	164	544	192	0	4
Bank of Stamford	497	7,232	3,437	151	0
Bank of Waterbury	40	640	245	0	0
Chester Bank	94	8,628	5,402	51	40
Citytrust	97	173,006	91,572	9,688	2,523
Colonial Bank	1,507	150,664	73,810	7,880	100
Connecticut Community Bank	223	3,078	1,670	0	0
Fairfield First Bank & Trust Co.	69	81	6	0	15
Fidelity Trust Co.	1,146	21,200	11,283	135	140
Founders Bank	296	646	203	0	0
Glastonbury Bank and Trust Co.	313	12,215	6,422	6	0
Home Bank and Trust Co.	321	26,910	16,729	619	38
Housatonic Bank and Trust Co.	81	5,873	3,335	213	31
Independent Bank and Trust Co.	494	17,607	9,858	382	47
Jewett City Trust Co.	186	2,386	1,268	0	0
Lafayette Bank and Trust Co.	808	15,895	7,563	169	0
Landmark Bank	362	2,631	1,052	0	0

Manchester State Bank	280	5,429	2,697	5	0
Merchants Bank and Trust Co.	164	19,465	9,929	2	109
Meriden Trust and Safe Deposit Co.	176	1,869	566	0	0
New Canaan Bank and Trust	340	7,397	4,280	0	18
New England Bank and Trust Co.	290	5,278	3,287	0	0
New Milford Bank and Trust Co.	647	13,648	8,291	0	0
North American Bank and Trust Co.	584	12,517	7,024	46	41
Old Saybrook Bank and Trust Co.	238	1,211	608	0	0
Putnam Trust Co.	1,482	29,807	16,496	84	4
RCB Trust Co.	0	48	0	0	0
Salisbury Bank and Trust Co.	458	7,969	4,990	0	0
Security Bank and Trust	149	4,127	2,078	3	0
Seymour Trust Co.	276	7,280	3,354	0	0
Simsbury Bank and Trust Co.	429	17,617	10,592	532	90
South Windsor Bank and Trust Co.	313	7,890	3,785	0	41
Union Trust Co.	2,656	194,578	99,542	8,420	135
United Bank and Trust Co.	910	65,071	32,558	6,085	965
Valley Bank and Trust Co.	151	10,199	5,528	110	0
Village Bank and Trust Co.	419	6,397	3,589	0	0
Westport Bank and Trust Co.	410	22,835	11,860	144	0
Windsor Bank and Trust Co.	346	5,465	2,942	1	0
Total	**$18,250**	**$911,665**	**$476,949**	**$34,763**	**$4,389**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Expense				
	On Mortgage Indebt and Oblig Under Capitalized Leases	On Notes and Debentures Subordinated To Deposits	Total Interest Expense	Net Interest Income	Provisions For Loan and Lease Losses
Amity Bank	$0	$105	$3,237	$1,830	$461
Bank of Darien	0	0	83	270	33
Bank of New Haven	3	0	5,779	5,133	693
Bank of Southeastern Connecticut	0	0	196	348	12
Bank of Stamford	0	0	3,588	3,644	335
Bank of Waterbury	0	0	245	395	66
Chester Bank	0	0	5,493	3,135	105
Citytrust	0	0	103,783	69,223	8,484
Colonial Bank	744	245	82,779	67,885	7,274
Connecticut Community Bank	5	0	1,675	1,403	265
Fairfield First Bank & Trust Co.	0	0	21	60	20
Fidelity Trust Co.	0	0	11,558	9,642	335
Founders Bank	0	0	203	443	57
Glastonbury Bank and Trust Co.	0	0	6,428	5,787	396
Home Bank and Trust Co.	38	0	17,424	9,486	1,081
Housatonic Bank and Trust Co.	0	0	3.579	2,294	130
Independent Bank and Trust Co.	0	0	10,287	7,320	403
Jewett City Trust Co.	0	0	1,268	1,118	(8)
Lafayette Bank and Trust Co.	0	17	7,749	8,146	271
Landmark Bank	0	0	1,052	1,579	204

Manchester State Bank	0	0	2,702	2,727	215
Merchants Bank and Trust Co.	24	192	10,256	9,209	2,566
Meriden Trust and Safe Deposit Co.	0	0	566	1,303	30
New Canaan Bank and Trust	0	0	4,298	3,099	147
New England Bank and Trust Co.	0	0	3,287	1,991	235
New Milford Bank and Trust Co.	96	0	8,387	5,261	159
North American Bank and Trust Co.	0	0	7,111	5,406	180
Old Saybrook Bank and Trust Co.	0	0	608	603	32
Putnam Trust Co.	31	0	16,615	13,192	437
RCB Trust Co.	0	0	0	48	0
Salisbury Bank and Trust Co.	0	0	4,990	2,979	80
Security Bank and Trust	0	0	2,081	2,046	76
Seymour Trust Co.	0	0	3,354	3,926	120
Simsbury Bank and Trust Co.	0	0	11,214	6,403	257
South Windsor Bank and Trust Co.	2	0	3,828	4,062	305
Union Trust Co.	141	0	108,238	86,340	9,267
United Bank and Trust Co.	0	0	39,608	25,463	2,200
Valley Bank and Trust Co.	0	0	5,638	4,561	26
Village Bank and Trust Co.	0	0	3,589	2,808	110
Wesport Bank and Trust Co.	13	0	12,017	10,818	580
Windsor Bank and Trust Co.	11	0	2,954	2,511	110
Total	**$1,108**	**$559**	**$517,768**	**$393,897**	**$37,749**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Provisions For Allocated Transfer Risk	Noninterest Income			
		On Fiduciary Activities	On Deposit Accounts In Domestic Offices	On Gains (Losses) On Foreign Exchange Transactions	On Other Foreign Transactions Gains (Losses)
Amity Bank	$0	$0	$313	$0	$0
Bank of Darien	0	0	1	0	0
Bank of New Haven	0	0	517	0	0
Bank of Southeastern Connecticut	0	0	8	0	0
Bank of Stamford	0	0	89	0	0
Bank of Waterbury	0	0	9	0	0
Chester Bank	0	0	186	0	0
Citytrust	0	6,132	5,835	156	0
Colonial Bank	0	7,764	8,071	4	244
Connecticut Community Bank	0	0	200	0	0
Fairfield First Bank & Trust Co.	0	0	0	0	0
Fidelity Trust Co.	0	528	684	0	0
Founders Bank	0	0	7	0	0
Glastonbury Bank and Trust Co.	0	154	561	0	0
Home Bank and Trust Co.	0	420	534	0	0
Housatonic Bank and Trust Co.	0	0	171	0	0
Independent Bank and Trust Co.	0	307	1,108	0	0
Jewett City Trust Co.	0	0	29	0	0
Lafayette Bank and Trust Co.	0	204	404	0	0
Landmark Bank	0	0	21	0	0

Manchester State Bank	0	0	102	0	0
Merchants Bank and Trust Co.	0	725	713	0	0
Meriden Trust and Safe Deposit Co.	0	0	0	0	0
New Canaan Bank and Trust	0	0	202	0	0
New England Bank and Trust Co.	0	0	195	0	0
New Milford Bank and Trust Co.	0	0	3	0	0
North American Bank and Trust Co.	0	0	416	0	0
Old Saybrook Bank and Trust Co.	0	0	65	0	0
Putnam Trust Co.	0	2,390	415	0	0
RCB Trust Co.	0	0	0	0	0
Salisbury Bank and Trust Co.	0	0	76	0	0
Security Bank and Trust	0	0	148	0	0
Seymour Trust Co.	0	0	250	0	0
Simsbury Bank and Trust Co.	0	494	732	0	0
South Windsor Bank and Trust Co.	0	0	413	0	0
Union Trust Co.	0	9,308	6,128	0	781
United Bank and Trust Co.	0	2,697	1,671	0	0
Valley Bank and Trust Co.	0	0	143	0	0
Village Bank and Trust Co.	0	0	149	0	0
Westport Bank and Trust Co.	0	626	952	0	4
Windsor Bank and Trust Co.	0	0	152	0	0
Total	**$0**	**$31,749**	**$31,673**	**$160**	**$1,029**

Table No. 6
INCOME AND EXPENSES, Continued

	Noninterest Income				
NAME OF BANK	On Gains (Losses) Assets Held In Trading Accounts	Other Noninterest Income	Total Noninterest Income	Gains (Losses) Assets Not In Trading Accounts	Salaries And Employee Benefits
Amity Bank	$0	$812	$1,125	$264	$943
Bank of Darien	0	0	1	0	235
Bank of New Haven	0	108	625	0	1,603
Bank of Southeastern Connecticut	0	5	13	0	196
Bank of Stamford	0	84	173	0	695
Bank of Waterbury	0	2	11	(5)	268
Chester Bank	0	124	310	182	1,014
Citytrust	12	6,137	18,272	202	31,021
Colonial Bank	241	6,223	22,547	(8,899)	39,834
Connecticut Community Bank	0	21	221	3	755
Fairfield First Bank & Trust Co.	0	4	4	0	94
Fidelity Trust Co.	0	409	1,621	6	4,422
Founders Bank	0	3	10	0	287
Glastonbury Bank and Trust Co.	0	110	825	165	2,363
Home Bank and Trust Co.	1	449	1,404	232	3,805
Housatonic Bank and Trust Co.	0	49	220	69	747
Independent Bank and Trust Co.	0	252	1,667	50	2,793
Jewett City Trust Co.	0	23	52	284	367
Lafayette Bank and Trust Co.	0	231	839	57	3,441
Landmark Bank	0	51	72	0	569

Manchester State Bank	0	137	239	0	911
Merchants Bank and Trust Co.	0	165	1,603	419	4,165
Meriden Trust and Safe Deposit Co.	0	792	792	109	1,015
New Canaan Bank and Trust	0	59	261	25	971
New England Bank and Trust Co.	0	89	284	119	785
New Milford Bank and Trust Co.	0	274	277	0	1,807
North American Bank and Trust Co.	0	1,375	1,791	187	3,153
Old Saybrook Bank and Trust Co.	0	3	68	22	283
Putnam Trust Co.	0	1,268	4,073	(47)	6,877
RCB Trust Co.	0	91	91	0	0
Salisbury Bank and Trust Co.	0	351	427	11	1,044
Security Bank and Trust	0	78	226	15	781
Seymour Trust Co.	0	208	458	2,322	1,191
Simsbury Bank and Trust Co.	0	494	1,720	208	2,690
South Windsor Bank and Trust Co.	0	359	772	0	1,604
Union Trust Co.	856	17,975	35,048	2,434	42,150
United Bank and Trust Co.	649	2,706	7,723	452	10,314
Valley Bank and Trust Co.	0	76	219	67	1,625
Village Bank and Trust Co.	0	62	211	13	843
Westport Bank and Trust Co.	0	932	2,514	85	4,961
Windsor Bank and Trust Co.	0	348	500	0	930
Total	**$1,759**	**$42,939**	**$109,309**	**$(929)**	**$183,552**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Expense				
	On Premises and Fixed Assets	Other Noninterest Expenses	Total Noninterest Expenses	Net Before Income Taxes And Extraordinary Items	Applicable Income Taxes
Amity Bank	$361	$704	$2,008	$750	$147
Bank of Darien	102	337	674	(436)	0
Bank of New Haven	311	1,163	3,077	1,988	435
Bank of Southeastern Connecticut	41	88	325	24	3
Bank of Stamford	248	373	1,316	2,166	1,003
Bank of Waterbury	40	326	634	(299)	(11)
Chester Bank	277	694	1,985	1,537	414
Citytrust	9,575	20,238	60,834	18,379	1,269
Colonial Bank	12,183	16,405	68,422	5,837	1,163
Connecticut Community Bank	167	548	1,470	(108)	(49)
Fairfield First Bank & Trust Co.	92	289	475	(431)	0
Fidelity Trust Co.	1,354	1,800	7,576	3,358	1,041
Founders Bank	154	225	666	(270)	0
Glastonbury Bank and Trust Co.	986	1,417	4,766	1,615	185
Home Bank and Trust Co.	1,328	2,130	7,263	2,778	939
Housatonic Bank and Trust Co.	227	619	1,593	860	177
Independent Bank and Trust Co.	1,517	2,768	7,078	1,556	(243)
Jewett City Trust Co.	48	249	664	798	108
Lafayette Bank and Trust Co.	1,391	1,867	6,699	2,072	658
Landmark Bank	388	386	1,343	104	38

Manchester State Bank	233	583	1,727	1,024	467
Merchants Bank and Trust Co.	1,309	2,081	7,555	1,110	(110)
Meriden Trust and Safe Deposit Co.	316	426	1,757	417	160
New Canaan Bank and Trust	192	634	1,797	1,441	570
New England Bank and Trust Co.	342	688	1,815	344	57
New Milford Bank and Trust Co.	607	1,064	3,478	1,901	488
North American Bank and Trust Co.	878	2,024	6,055	1,149	262
Old Saybrook Bank and Trust Co.	129	238	650	11	4
Putnam Trust Co.	2,110	2,840	11,827	4,954	1,296
RCB Trust Co.	46	129	175	(36)	0
Salisbury Bank and Trust Co.	219	695	1,958	1,379	348
Security Bank and Trust	415	287	1,483	728	262
Seymour Trust Co.	195	1,125	2,511	4,075	1,695
Simsbury Bank and Trust Co.	524	2,197	5,411	2,663	287
South Windsor Bank and Trust Co.	371	1,183	3,158	1,371	257
Union Trust Co.	14,823	20,107	77,080	37,495	12,277
United Bank and Trust Co.	2,695	10,192	23,201	8,237	440
Valley Bank and Trust Co.	485	1,060	3,170	1,651	703
Village Bank and Trust Co.	260	737	1,840	1,082	338
Westport Bank and Trust Co.	1,681	2,505	9,147	3,690	930
Windsor Bank and Trust Co.	358	770	2,058	843	209
Total	**$58,978**	**$104,191**	**$346,721**	**$117,807**	**$28,217**

Table No. 6
INCOME AND EXPENSES, Concluded

NAME OF BANK	Net Before Extraordinary Items and Other Adjustments	Extraordinary Items and Other Adjs Gross of Income Taxes	Applicable Income Taxes Expenses	Extraordinary Items and Other Adjs Net of Income Taxes	Net Income (Loss)
Amity Bank	$603	$0	$0	$0	$603
Bank of Darien	(436)	0	0	0	(436)
Bank of New Haven	1,553	0	0	0	1,553
Bank of Southeastern Connecticut	21	0	0	0	21
Bank of Stamford	1,163	0	0	0	1,163
Bank of Waterbury	(288)	0	0	0	(288)
Chester Bank	1,123	0	0	0	1,123
Citytrust	17,110	0	0	0	17,110
Colonial Bank	4,674	744	0	744	5,418
Connecticut Community Bank	(59)	0	0	0	(59)
Fairfield First Bank & Trust Co.	(431)	0	0	0	(431)
Fidelity Trust Co.	2,317	0	0	0	2,317
Founders Bank	(270)	0	0	0	(270)
Glastonbury Bank and Trust Co.	1,430	0	0	0	1,430
Home Bank and Trust Co.	1,839	0	0	0	1,839
Housatonic Bank and Trust Co.	683	0	0	0	683
Independent Bank and Trust Co.	1,799	0	0	0	1,799
Jewett City Trust Co.	690	0	0	0	690
Lafayette Bank and Trust Co.	1,414	0	0	0	1,414
Landmark Bank	66	38	0	38	104

Manchester State Bank	557	0	0	0	557
Merchants Bank and Trust Co.	1,220	0	0	0	1,220
Meriden Trust and Safe Deposit Co.	257	0	0	0	257
New Canaan Bank and Trust	871	0	0	0	871
New England Bank and Trust Co.	287	0	0	0	287
New Milford Bank and Trust Co.	1,413	0	0	0	1,413
North American Bank and Trust Co.	887	0	0	0	887
Old Saybrook Bank and Trust Co.	7	0	0	0	7
Putnam Trust Company	3,658	0	0	0	3,658
RCB Trust Co.	(36)	0	0	0	(36)
Salisbury Bank and Trust Co.	1,031	0	0	0	1,031
Security Bank and Trust	466	0	0	0	466
Seymour Trust Co.	2,380	0	0	0	2,380
Simsbury Bank and Trust Co.	2,376	0	0	0	2,376
South Windsor Bank and Trust Co.	1,114	0	0	0	1,114
Union Trust Co.	25,218	0	0	0	25,218
United Bank and Trust Co.	7,797	0	0	0	7,797
Valley Bank and Trust Co.	948	0	0	0	948
Village Bank and Trust Co.	744	0	0	0	744
Westport Bank and Trust Co.	2,760	0	0	0	2,760
Windsor Bank and Trust Co.	634	0	0	0	634
Total	**$89,590**	**$782**	**$0**	**$782**	**$90,372**

Table No. 7
TRUST DEPARTMENT STATISTICS, DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Chester Bank	97	$8,393
Citytrust	5,702	1,387,446
Colonial Bank	5,234	1,070,854
Fidelity Trust	392	118,543
Glastonbury Bank and Trust Co.	300	23,532
Home Bank and Trust Co.	399	101,650
Independent Bank and Trust Co.	287	39,817
Lafayette Bank and Trust Co.	579	42,626
Merchants Bank and Trust Co.	530	245,429
Meriden Trust and Safe Deposit Co.	653	107,564
Putnam Trust Co.	1,313	483,728
RCB Trust Co.	9	104,049
Salisbury Bank and Trust Co.	250	50,618
Seymour Trust Co.	144	25,615
Simsbury Bank and Trust Co.	638	53,728
Union Trust Co.	5,698	2,381,772
United Bank and Trust Co.	1,443	647,178
Westport Bank and Trust Co.	455	103,996
Total	**24,123**	**$6,996,538**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator accounts	1,096	$176,535
Conservator, guardian, trustee and other similar accounts	15,781	3,385,373
Agency, custodian, safekeeping and other similar accounts	7,246	3,434,630
Total	**24,123**	**$6,996,538**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$2,108,766
Stocks		2,250,946
Real estate mortgages		253,181
Real estate		68,859
Savings and other time deposits		214,143
Uninvested and undistributed cash		31,237
Miscellaneous items		65,605
Other assets, including common trust funds		2,003,801
Total		**$6,996,538**

Table No. 9
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS
DEC. 31, 1985 AND DEC. 31, 1984
(Amounts in thousands of dollars)

ASSETS	12/31/85	12/31/84	Increase (Decrease)	Percent of Change
Cash and due from depository institutions	$822,984	$766,056	$56,928	7.43
U.S. Treasury, agency and corporations obligations	1,499,616	1,883,385	(383,769)	(20.38)
Corporate bonds	992,632	1,170,695	(178,063)	(15.21)
Obligations of states and political sub. in the U.S.	140,027	99,064	40,963	41.35
Other bonds, notes, and debentures	296,277	230,819	65,458	28.36
Corporate stock	768,607	653,126	115,481	17.68
Federal funds sold and sec. purchased U/A to resell	593,989	640,676	(46,687)	(7.29)
Real estate loans, total (excluding unearned income)	13,560,624	12,031,729	1,528,895	12.71
Less: allowance for possible loan losses	27,865	25,371	2,494	9.83
Real estate loans, net	13,532,759	12,006,358	1,526,401	12.71
Other loans, total (excluding unearned income)	3,101,938	2,346,795	755,143	32.18
Less: allowance for possible loan losses	24,001	13,526	10,475	77.44
Other loans, net	3,077,937	2,333,269	744,668	31.92
Bank premises, furniture, capital leases, etc.	226,494	196,769	29,725	15.11
Real estate owned other than bank premises	92,531	73,429	19,102	26.01
Investments in unconsolidated sub. and associated cos.	10,646	8,617	2,029	23.55
Intangible assets	19,083	8,783	10,300	117.27
Other assets	451,221	416,485	34,736	8.34
Total Assets	**22,524,803**	**20,487,531**	**2,037,272**	**9.94**
LIABILITIES				
Savings deposits:				
Subject to transfer by order (interest bearing)	483,530	359,949	123,581	34.33
Other	7,645,580	6,929,495	716,085	10.33
Time deposits	11,053,027	10,571,876	481,151	4.55
Total Savings and Time Deposits	**19,182,137**	**17,861,320**	**1,320,817**	**7.39**
Demand deposits:				
Subject to transfer by order (noninterest-bearing)	465,874	347,014	118,860	34.25
Other	133,474	106,919	26,555	24.84
Total Demand Deposits	**599,348**	**453,933**	**145,415**	**32.03**
Total Deposits	**19,781,485**	**18,315,253**	**1,466,232**	**8.01**
Federal funds purchased and sec sold U/A to repurchase	105,090	147,747	(42,657)	(28.87)
Mortgage indebtedness and liability for capital leases	18,437	15,741	2,696	17.13
Other liabilities for borrowed money	706,725	450,897	255,828	56.74
Other liabilities	211,209	172,721	38,488	22.28
Total Liabilities (excl. subordinated notes and debs	**20,822,946**	**19,102,359**	**1,720,587**	**9.01**
Subordinated notes and debentures	24,285	24,300	(15)	(.06)
CAPITAL ACCOUNTS				
Common stock	97,323	65,287	32,036	49.07
Surplus	397,902	308,652	89,250	28.92
Undivided profits	1,041,740	861,834	179,906	20.87
Other surplus reserves	140,607	125,099	15,508	12.40
Total Capital Accounts	**1,677,572**	**1,360,872**	**316,700**	**23.27**
Total Liabilities and Capital Accounts	**$22,524,803**	**$20,487,531**	**$2,037,272**	**9.94**

Table No. 8 — ABSTRACTS OF REPORTS FROM 1946-1985 (Amounts in thousands of dollars)

		ASSETS						LIABILITIES					
Year	Number of banks	Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other Liabilities including federal funds purchased	Total assets or liabilities
1946	62	160,142	434,974	48,417	140,504	10,396	726	729,607	....	21,491	39,175	4,887	**795,162**
1947	62	206,383	360,082	51,771	154,730	10,287	813	715,952	....	21,996	41,645	4,475	**784,069**
1948	62	231,644	348,830	59,829	148,724	10,272	1,010	729,268	....	22,746	44,112	4,182	**800,311**
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	....	22,771	46,781	5,283	**819,612**
1950	57	283,726	374,426	73,820	170,674	11,424	1,517	810,830	....	23,546	47,037	7,176	**888,590**
1951	55*	317,716	373,054	86,477	248,552	12,122	1,944	959,048	....	23,876	48,628	8,313	**1,039,868**
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	....	24,276	51,047	11,021	**1,091,747**
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	....	25,926	55,306	12,240	**1,106,382**
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	....	26,850	55,076	14,174	**1,104,389**
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	....	29,215	60,453	14,803	**1,179,553**
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	....	31,028	63,205	16,330	**1,247,016**
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	....	32,860	67,691	19,791	**1,281,274**
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	....	33,198	70,282	19,210	**1,275,889**
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	....	36,657	78,718	18,563	**1,390,434**
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	....	37,091	83,831	49,712	**1,438,828**
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	....	37,222	89,109	53,939	**1,534,319**
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	....	39,942	96,675	67,156	**1,679,908**
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	....	42,884	99,733	65,902	**1,760,116**
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	....	43,998	107,663	57,285	**1,826,912**
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	....	47,152	117,132	60,088	**1,978,854**
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	....	61,319	126,193	72,184	**2,152,314**
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	....	62,285	137,234	75,650	**2,465,187**
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	....	68,217	149,148	81,886	**2,754,765**
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	$34,837	71,174	164,084	147,797	**2,827,808**
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	**3,200,661**
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	**3,088,966**
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	**3,885,531**
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	**4,309,556**
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	**4,469,305**
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	**4,739,496**
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	....	94,342	299,589	451,612	**4,999,555**
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	....	108,834	365,576	317,194	**6,568,330**
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	....	110,903	394,236	706,106	**7,469,886**
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	....	114,142	433,330	834,154	**8,337,850**
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	....	113,575	478,731	1,005,312	**9,081,011**
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342	....	123,317	512,024	1,277,228	**9,646,911**
1982	40	6,293,016	447,255	1,464,900	1,718,168	184,244	710,374	8,725,022	....	123,690	564,510	1,404,735	**10,817,957**
1983	37	4,974,524	511,910	1,314,729	847,743	149,172	378,111	7,039,650	....	87,587	447,090	601,862	**8,176,189**
1984	34	5,390,774	552,628	1,250,700	796,560	141,063	437,515	7,384,766	....	88,397	467,914	628,173	**8,569,240**
1985	41	6,647,735	769,751	1,267,306	990,843	158,299	508,691	8,792,459	....	103,871	541,256	905,039	**10,342,625**

Table No. 10
STATEMENT OF ASSETS, DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury, Agency, and Corporation obligations	Corporate bonds	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures
Advest Bank	$38,331	$3,059	$34,340	$ 0	$2,979
American Bank of Connecticut	3,140	20,982	0	11,501	15
American Savings Bank	32,804	167,295	516	0	15,594
Bank Mart	2,997	23,074	20,190	0	7,740
Banking Center	41,409	36,182	12,254	1,230	0
Berlin Savings Bank	2,386	21,233	8,263	0	3,794
Branford Savings Bank	5,405	6,741	5,545	548	0
Bristol Savings Bank	14,776	12,730	10,844	0	1,220
Brooklyn Savings Bank	5,710	6,519	2,370	478	9
Burritt Interfinancial Bancorp	13,268	101,374	5,793	3,632	1,564
Central Bank for Savings	4,739	6,312	6,168	0	25
Chelsea Groton Savings Bank	7,764	15,093	43,343	2,408	1,895
City Savings Bank of Meriden	5,443	1,374	1,265	141	145
Collinsville Savings Society	807	2,249	2,135	0	547
Colony Savings Bank	1,151	837	250	0	0
Community Savings Bank	1,956	665	667	0	0
Connecticut Savings Bank	23,377	6,876	23,922	3,549	5,171
Derby Savings Bank	7,912	3,499	58,867	0	7,678
Dime Savings Bank of Norwich	3,199	1,349	4,625	300	391
Dime Savings Bank of Wallingford	9,225	19,374	11,005	0	0
Essex Savings Bank	3,533	2,779	5,255	0	393
Fairfield County Savings Bank	4,508	500	8,894	2,000	0
Farmers and Mechanics Savings Bank	20,497	8,740	11,428	0	165
Farmington Savings Bank	19,700	20,893	8,370	990	174
Gateway Bank	28,367	89,736	27,442	0	605
Great Country Bank	8,814	9,502	12,170	0	0
Guilford Savings Bank	2,053	18,204	6,699	0	625
Jewett City Savings Bank	6,350	1,510	9,698	0	1,100
Liberty Bank for Savings	44,921	13,041	15,772	0	250
Litchfield Bancorp	1,549	29,075	0	0	1,502

Mechanics Savings Bank	66,333	49,945	59,356	0	15,654
Milford Savings Bank	1,693	9,144	3,501	0	0
Moodus Savings Bank	446	404	730	0	576
Naugatuck Savings Bank	3,015	24,388	2,137	0	274
New England Savings Bank	3,680	16,154	10,084	10,198	3,001
New Haven Savings Bank	32,158	10,310	28,484	42,618	30,839
New Milford Savings Bank	2,100	6,936	22,206	0	81,910
Newtown Savings Bank	10,801	4,014	19,029	0	4,357
Northwest Bank for Savings	6,855	2,770	6,299	0	490
Norwalk Savings Society	17,196	25,314	16,156	0	0
Norwich Savings Society	20,716	32,919	8,150	4,772	7,607
Peoples Savings Bank—New Britain	7,930	18,168	26,065	0	2,206
Peoples Bank—Bridgeport	103,790	191,551	159,755	39,288	48,934
Putnam Savings Bank	1,452	28,459	375	0	237
Ridgefield Savings Bank	1,264	6,646	0	0	0
Savings Bank of Danbury	1,115	69,815	4,406	4,304	0
Savings Bank of Manchester	18,893	49,979	36,884	0	3,077
Savings Bank of Rockville	3,007	16,704	19,523	0	1,353
Society for Savings	86,389	117,451	158,091	11,390	29,232
Southington Savings Bank	16,134	11,916	4,856	0	0
Stafford Savings Bank	1,784	9,686	2,582	0	4,175
Stamford Savings Bank	6,187	14,790	11,771	0	2,748
Suffield Savings Bank	19,660	22,874	1,218	0	0
Thomaston Savings Bank	7,598	16,842	4,247	500	1,578
Torrington Savings Bank	2,102	47,082	2,184	0	125
Union Savings Bank	7,992	10,405	13,573	180	0
Willimantic Savings Institute	2,047	13,344	10,935	0	630
Winsted Savings Bank	4,556	20,809	1,945	0	3,693
Total	**$822,984**	**$1,499,616**	**$992,632**	**$140,027**	**$296,277**
Percent to Total Assets	**3.65**	**6.66**	**4.41**	**.62**	**1.32**

Table No. 10
STATEMENT OF ASSETS, Continued

NAME OF BANK	Corporate Stock	Federal Funds Sold Securities Purchased U/A To Resell	Real Estate Loans Total (Excluding Unearned Income)	Less: Allowance For Possible Loan Losses	Real Estate Loans Net
Advest Bank	$ 0	$24,430	$55,122	$227	$54,895
American Bank of Connecticut	21,657	6,500	124,287	0	124,287
American Savings Bank	5,579	85,643	380,923	0	380,923
Bank Mart	5,838	13,750	269,436	543	268,893
Banking Center	22,212	50,500	706,635	0	706,635
Berlin Savings Bank	3,796	19,700	75,731	0	75,731
Branford Savings Bank	3,394	3,100	95,415	25	95,390
Bristol Savings Bank	8,471	21,600	209,170	206	208,964
Brooklyn Savings Bank	3,633	2,800	50,662	129	50,533
Burritt Interfinancial Bancorp	14,847	0	219,260	235	219,025
Central Bank for Savings	17,457	1,450	208,700	42	208,658
Chelsea Groton Savings Bank	14,861	10,800	182,271	225	182,046
City Savings Bank of Meriden	7,177	4,800	65,360	35	65,325
Collinsville Savings Society	797	1,050	14,980	0	14,980
Colony Savings Bank	2,004	1,650	2,175	0	2,175
Community Savings Bank	0	2,850	4,483	18	4,465
Connecticut Savings Bank	54,318	8,500	740,091	3,080	737,011
Derby Savings Bank	4,099	10,000	194,314	407	193,907
Dime Savings Bank of Norwich	500	2,467	45,759	0	45,759
Dime Savings Bank of Wallingford	2,672	1,738	202,017	0	202,017
Essex Savings Bank	3,068	8,265	73,928	11	73,917
Fairfield County Savings Bank	1,251	16,250	84,249	0	84,249
Farmers and Mechanics Savings Bank	11,921	12,172	288,003	106	287,897
Farmington Savings Bank	1,943	12,600	89,609	0	89,609
Gateway Bank	14,469	19,700	456,151	60	456,091
Great Country Bank	6,805	37,000	163,138	81	163,057
Guilford Savings Bank	1,612	2,800	60,278	0	60,278
Jewett City Savings Bank	2,807	0	43,958	0	43,958
Liberty Bank for Savings	21,401	11,075	265,060	0	265,060
Litchfield Bancorp	8,542	1,300	59,358	0	59,358

Mechanics Savings Bank	14,530	1,400	250,344	1,263	249,081
Milford Savings Bank	2,141	3,553	58,823	0	58,823
Moodus Savings Bank	118	200	9,506	0	9,506
Naugatuck Savings Bank	6,801	7,150	91,539	0	91,539
New England Savings Bank	37,223	7,050	332,934	297	332,637
New Haven Savings Bank	55,954	16,900	910,107	1,109	908,998
New Milford Savings Bank	30,736	8,800	103,382	0	103,382
Newtown Savings Bank	5,534	8,900	70,426	0	70,426
Northwest Bank for Savings	3,231	7,064	48,812	25	48,787
Norwalk Savings Society	11,107	6,500	252,582	0	252,582
Norwich Savings Society	5,870	6,000	292,707	0	292,707
Peoples Savings Bank—New Britain	2,912	2,100	85,347	370	84,977
Peoples Bank—Bridgeport	227,009	49,600	2,575,263	4,000	2,571,263
Putnam Savings Bank	981	5,000	37,629	0	37,629
Ridgefield Savings Bank	133	7,200	70,210	0	70,210
Savings Bank of Danbury	1,436	2,250	43,099	0	43,099
Savings Bank of Manchester	18,643	0	269,374	729	268,645
Savings Bank of Rockville	10,891	6,200	84,672	0	84,672
Society for Savings	31,037	0	1,477,088	14,379	1,462,709
Southington Savings Bank	5,780	3,135	82,066	0	82,066
Stafford Savings Bank	5,698	4,354	38,134	0	38,134
Stamford Savings Bank	4,439	14,024	283,674	42	283,632
Suffield Savings Bank	10,261	400	163,964	221	163,743
Thomaston Savings Bank	2,585	7,000	78,507	0	78,507
Torrington Savings Bank	2,243	8,100	123,904	0	123,904
Union Savings Bank	629	5,419	188,571	0	188,571
Willimantic Savings Institute	2,002	7,350	55,111	0	55,111
Winsted Savings Bank	1,552	3,850	52,326	0	52,326
Total	**$768,607**	**$593,989**	**$13,560,624**	**$27,865**	**$13,532,759**
Percent to Total Assets	**3.41**	**2.64**	**60.20**	**.12**	**60.08**

Table No. 10
STATEMENT OF ASSETS, Continued

NAME OF BANK	Other Loans Total (Excluding Unearned Income)	Less: Allowance For Possible Loan Losses	Other Loans Net	Bank Premises Furniture & Fixtures Capital Leases	Real Estate Owned Other Than Bank Premises
Advest Bank	$64,699	$48	$64,651	$421	$ 0
American Bank of Connecticut	9,509	67	9,442	2,787	762
American Savings Bank	48,721	0	48,721	2,372	150
Bank Mart	80,688	992	79,696	3,888	6,204
Banking Center	111,896	777	111,119	12,521	564
Berlin Savings Bank	4,347	30	4,317	1,703	5
Branford Savings Bank	30,779	281	30,498	1,758	0
Bristol Savings Bank	113,223	210	113,013	3,839	62
Brooklyn Savings Bank	3,186	32	3,154	804	0
Burritt Interfinancial Bancorp	88,916	1,547	87,369	4,472	200
Central Bank for Savings	22,078	16	22,062	3,337	1,737
Chelsea Groton Savings Bank	23,032	68	22,964	3,828	277
City Savings Bank of Meriden	6,755	14	6,741	1,775	144
Collinsville Savings Society	2,464	0	2,464	133	46
Colony Savings Bank	1,244	22	1,222	336	0
Community Savings Bank	1,857	54	1,803	1,013	0
Connecticut Savings Bank	167,100	1,397	165,703	10,283	10,025
Derby Savings Bank	62,742	318	62,424	4,379	626
Dime Savings Bank of Norwich	4,262	17	4,245	764	0
Dime Savings Bank of Wallingford	30,380	150	30,230	2,855	135
Essex Savings Bank	4,523	19	4,504	750	33
Fairfield County Savings Bank	1,932	0	1,932	1,686	0
Farmers and Mechanics Savings Bank	63,940	344	63,596	5,356	1,656
Farmington Savings Bank	15,545	0	15,545	2,070	187
Gateway Bank	84,704	933	83,771	8,067	493
Great Country Bank	49,785	270	49,515	3,960	119
Guilford Savings Bank	10,075	0	10,075	598	0
Jewett City Savings Bank	7,991	70	7,921	239	563
Liberty Bank for Savings	174,146	914	173,232	6,513	0
Litchfield Bancorp	7,186	354	6,832	1,172	0

Mechanics Savings Bank	69,951	0	69,951	2,443	132
Milford Savings Bank	14,139	0	14,139	1,007	0
Moodus Savings Bank	1,785	18	1,767	217	0
Naugatuck Savings Bank	15,059	201	14,858	738	1
New England Savings Bank	98,622	1,011	97,611	7,308	2,244
New Haven Savings Bank	110,022	904	109,118	12,926	2,759
New Milford Savings Bank	6,151	0	6,151	3,088	345
Newtown Savings Bank	6,247	69	6,178	1,673	0
Northwest Bank for Savings	8,610	25	8,585	907	85
Norwalk Savings Society	12,711	0	12,711	3,686	316
Norwich Savings Society	61,789	1,197	60,592	3,660	1,443
Peoples Savings Bank—New Britain	22,501	0	22,501	1,055	254
Peoples Bank—Bridgeport	611,200	4,750	606,450	48,839	47,818
Putnam Savings Bank	6,313	0	6,313	659	1
Ridgefield Savings Bank	3,254	0	3,254	705	0
Savings Bank of Danbury	1,128	0	1,128	515	0
Savings Bank of Manchester	49,950	0	49,950	2,817	0
Savings Bank of Rockville	12,848	0	12,848	1,393	0
Society for Savings	531,021	6,334	524,687	21,037	9,776
Southington Savings Bank	30,414	250	30,164	1,913	77
Stafford Savings Bank	4,428	24	4,404	353	0
Stamford Savings Bank	20,494	24	20,470	5,728	0
Suffield Savings Bank	36,219	152	36,067	2,693	2,489
Thomaston Savings Bank	14,716	0	14,716	1,334	347
Torrington Savings Bank	7,129	0	7,129	756	181
Union Savings Bank	24,329	73	24,256	1,770	242
Willimantic Savings Institute	8,231	25	8,206	2,224	33
Winsted Savings Bank	14,972	0	14,972	1,371	0
Total	**$3,101,938**	**$24,001**	**$3,077,937**	**$226,494**	**$92,531**
Percent to Total Assets	**13.77**	**.11**	**13.66**	**1.01**	**.41**

Table No. 10
STATEMENT OF ASSETS, Concluded

NAME OF BANK	Investments In Unconsolidated Subs and Associated Cos	Intangible Assets	All Other Assets	Total Assets
Advest Bank	$ 0	$ 0	$3,117	$226,223
American Bank of Connecticut	0	0	4,539	205,612
American Savings Bank	0	0	11,950	751,547
Bank Mart	0	3	4,736	437,009
Banking Center	5,563	174	16,988	1,017,351
Berlin Savings Bank	0	0	2,450	143,378
Branford Savings Bank	0	0	1,403	153,782
Bristol Savings Bank	0	0	3,788	399,307
Brooklyn Savings Bank	0	0	831	76,841
Burritt Interfinancial Bancorp	0	0	10,459	462,003
Central Bank for Savings	0	0	6,530	278,475
Chelsea Groton Savings Bank	0	0	4,557	309,836
City Savings Bank of Meriden	0	0	981	95,311
Collinsville Savings Society	0	0	266	25,474
Colony Savings Bank	0	0	164	9,789
Community Savings Bank	0	0	218	13,637
Connecticut Savings Bank	304	2,850	14,623	1,066,512
Derby Savings Bank	0	0	9,592	362,983
Dime Savings Bank of Norwich	0	0	609	64,208
Dime Savings Bank of Wallingford	50	0	6,069	285,370
Essex Savings Bank	0	0	4,163	106,660
Fairfield County Savings Bank	0	0	895	122,165
Farmers and Mechanics Savings Bank	0	0	6,920	430,348
Farmington Savings Bank	0	0	8,086	180,167
Gateway Bank	4,370	1,150	9,575	743,836
Great Country Bank	0	0	2,469	293,411
Guilford Savings Bank	0	0	2,069	105,013
Jewett City Savings Bank	0	0	861	75,007
Liberty Bank for Savings	305	976	9,967	562,513
Litchfield Bancorp	0	0	1,472	110,802

Mechanics Savings Bank	0	0	16,915	545,740
Milford Savings Bank	0	0	1,554	95,555
Moodus Savings Bank	0	0	111	14,075
Naugatuck Savings Bank	0	0	1,590	152,491
New England Savings Bank	0	0	8,293	535,483
New Haven Savings Bank	0	0	20,704	1,271,768
New Milford Savings Bank	0	0	5,185	270,839
Newtown Savings Bank	0	0	1,632	132,544
Northwest Bank for Savings	0	0	1,603	86,676
Norwalk Savings Society	0	0	9,425	354,993
Norwich Savings Society	0	0	6,094	450,530
Peoples Savings Bank—New Britain	0	0	3,516	171,684
Peoples Bank—Bridgeport	0	0	137,586	4,231,883
Putnam Savings Bank	0	0	1,383	82,489
Ridgefield Savings Bank	0	0	1,574	90,986
Savings Bank of Danbury	0	0	1,595	129,663
Savings Bank of Manchester	0	0	4,469	453,357
Savings Bank of Rockville	0	0	1,935	158,526
Society for Savings	54	11,950	47,622	2,511,425
Southington Savings Bank	0	0	2,138	158,179
Stafford Savings Bank	0	3	1,007	72,180
Stamford Savings Bank	0	0	8,432	372,221
Suffield Savings Bank	0	1,977	6,754	268,136
Thomaston Savings Bank	0	0	1,332	136,586
Torrington Savings Bank	0	0	2,202	196,008
Union Savings Bank	0	0	3,612	256,649
Willimantic Savings Institute	0	0	1,086	102,968
Winsted Savings Bank	0	0	1,525	106,599
Total	**$10,646**	**$19,083**	**$451,221**	**$22,524,803**
Percent to Total Assets	**.05**	**.08**	**2.00**	**100.00**

Table No. 11
STATEMENT OF LIABILITIES, DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF BANK	Savings Deposits			
	Subject to Transfer by Order (Interest Bearing)	Other	Time Deposits	Total Savings And Time Deposits
Advest Bank	$ 0	$ 159,925	$29,945	$189,870
American Bank of Connecticut	24,658	61,715	79,697	166,070
American Savings Bank	7,035	201,282	456,509	664,826
Bank Mart	5,021	103,655	256,549	365,225
Banking Center	4,422	341,767	539,164	885,353
Berlin Savings Bank	1,163	65,264	62,061	128,488
Branford Savings Bank	6,206	54,699	76,183	137,088
Bristol Savings Bank	22,077	128,876	211,392	362,345
Brooklyn Savings Bank	3,061	20,560	32,401	56,022
Burritt Interfinancial Bancorp	43,936	143,839	207,919	395,694
Central Bank for Savings	1,336	96,145	131,681	229,162
Chelsea Groton Savings Bank	5,938	104,876	160,388	271,202
City Savings Bank of Meriden	3,391	33,405	50,613	87,409
Collinsville Savings Society	1,207	8,148	12,856	22,211
Colony Savings Bank	1,043	497	5,961	7,501
Community Savings Bank	1,964	966	7,050	9,980
Connecticut Savings Bank	26,903	361,956	549,862	938,721
Derby Savings Bank	3,168	117,813	172,725	293,706
Dime Savings Bank of Norwich	1,097	28,604	27,941	57,642
Dime Savings Bank of Wallingford	3,373	88,170	132,954	224,497
Essex Savings Bank	3,681	42,198	48,724	94,603
Fairfield County Savings Bank	4,976	59,197	46,338	110,511
Farmers and Mechanics Savings Bank	3,322	149,281	229,390	381,993
Farmington Savings Bank	4,582	61,002	93,665	159,249
Gateway Bank	41,658	203,982	358,786	604,426
Great Country Bank	10,184	99,838	152,732	262,754
Guilford Savings Bank	7,061	39,998	48,231	95,290
Jewett City Savings Bank	455	25,848	40,618	66,921
Liberty Bank for Savings	19,115	184,178	301,892	505,185
Litchfield Bancorp	3,095	46,136	51,815	101,046

Mechanics Savings Bank	10,111	196,906	270,381	477,398
Milford Savings Bank	2,121	36,921	48,223	87,265
Moodus Savings Bank	65	7,136	5,359	12,560
Naugatuck Savings Bank	4,756	57,633	70,437	132,826
New England Savings Bank	9,430	175,501	279,740	464,671
New Haven Savings Bank	37,509	418,801	562,050	1,018,360
New Milford Savings Bank	4,042	133,416	97,544	235,002
Newtown Savings Bank	2,255	54,077	59,660	115,992
Northwest Bank for Savings	2,745	26,944	43,274	72,963
Norwalk Savings Society	11,977	132,830	162,753	307,560
Norwich Savings Society	9,095	140,710	241,153	390,958
Peoples Savings Bank—New Britain	3,181	62,081	91,300	156,562
Peoples Bank—Bridgeport	36,341	1,578,902	2,041,790	3,657,033
Putnam Savings Bank	0	26,905	47,650	74,555
Ridgefield Savings Bank	0	45,098	37,719	82,817
Savings Bank of Danbury	0	46,600	68,065	114,665
Savings Bank of Manchester	1,844	161,022	227,308	390,174
Savings Bank of Rockville	4,604	50,207	86,537	141,348
Society for Savings	42,045	660,866	1,244,962	1,947,873
Southington Savings Bank	3,158	59,110	78,274	140,542
Stafford Savings Bank	3,544	23,575	36,933	64,052
Stamford Savings Bank	8,926	128,708	200,015	337,649
Suffield Savings Bank	3,708	62,681	115,043	181,432
Thomaston Savings Bank	0	57,966	61,140	119,106
Torrington Savings Bank	4,607	85,119	90,241	179,967
Union Savings Bank	9,637	110,048	103,404	223,089
Willimantic Savings Institute	1,565	35,480	51,235	88,280
Winsted Savings Bank	1,136	36,517	54,795	92,448
Total	**$483,530**	**$7,645,580**	**$11,053,027**	**$19,182,137**
Percent to Total Assets	**2.15**	**33.94**	**49.07**	**85.16**

Table No. 11
STATEMENT OF LIABILITIES, Continued

NAME OF BANK	Demand Deposits		Total Demand Deposits	Total Deposits
	Subject to Transfer by Order (Noninterest Bearing)	Other		
Advest Bank	$ 0	$12	$12	$189,882
American Bank of Connecticut	826	0	826	166,896
American Savings Bank	6,217	7,002	13,219	678,045
Bank Mart	7,482	107	7,589	372,814
Banking Center	23,494	14,181	37,675	923,028
Berlin Savings Bank	2,876	940	3,816	132,304
Branford Savings Bank	5,248	2,046	7,294	144,382
Bristol Savings Bank	3,793	162	3,955	366,300
Brooklyn Savings Bank	627	116	743	56,765
Burritt Interfinancial Bancorp	9,690	2,424	12,114	407,808
Central Bank for Savings	6,559	4,288	10,847	240,009
Chelsea Groton Savings Bank	5,806	881	6,687	277,889
City Savings Bank of Meriden	731	(6)	725	88,134
Collinsville Savings Society	440	15	455	22,666
Colony Savings Bank	190	0	190	7,691
Community Savings Bank	1,287	17	1,304	11,284
Connecticut Savings Bank	30,992	6,525	37,517	976,238
Derby Savings Bank	7,154	1,009	8,163	301,869
Dime Savings Bank of Norwich	1,716	38	1,754	59,396
Dime Savings Bank of Wallingford	7,557	1,143	8,700	233,197
Essex Savings Bank	132	1,338	1,470	96,073
Fairfield County Savings Bank	147	975	1,122	111,633
Farmers and Mechanics Savings Bank	15,199	57	15,256	397,249
Farmington Savings Bank	3,904	39	3,943	163,192
Gateway Bank	11,464	7,296	18,760	623,186
Great Country Bank	2,505	4,510	7,015	269,769
Guilford Savings Bank	974	13	987	96,277
Jewett City Savings Bank	1,731	465	2,196	69,117
Liberty Bank for Savings	1,956	145	2,101	507,286
Litchfield Bancorp	882	71	953	101,999

Mechanics Savings Bank	10,943	3,854	14,797	492,195
Milford Savings Bank	1,479	154	1,633	88,898
Moodus Savings Bank	772	0	772	13,332
Naugatuck Savings Bank	3,394	45	3,439	136,265
New England Savings Bank	14,256	2,059	16,315	480,986
New Haven Savings Bank	4,665	20,909	25,574	1,043,934
New Milford Savings Bank	2,905	228	3,133	238,135
Newtown Savings Bank	2,194	7	2,201	118,193
Northwest Bank for Savings	1,796	973	2,769	75,732
Norwalk Savings Society	343	4,802	5,145	312,705
Norwich Savings Society	18,484	1,282	19,766	410,724
Peoples Savings Bank—New Britain	507	518	1,025	157,587
Peoples Bank—Bridgeport	159,079	30,796	189,875	3,846,908
Putnam Savings Bank	1,017	0	1,017	75,572
Ridgefield Savings Bank	362	43	405	83,222
Savings Bank of Danbury	0	5	5	114,670
Savings Bank of Manchester	5,750	1,936	7,686	397,860
Savings Bank of Rockville	312	0	312	141,660
Society for Savings	35,419	6,488	41,907	1,989,780
Southington Savings Bank	5,845	132	5,977	146,519
Stafford Savings Bank	197	52	249	64,301
Stamford Savings Bank	4,615	77	4,692	342,341
Suffield Savings Bank	8,765	2,390	11,155	192,587
Thomaston Savings Bank	2,225	143	2,368	121,474
Torrington Savings Bank	0	44	44	180,011
Union Savings Bank	10,566	29	10,595	233,684
Willimantic Savings Institute	2,935	14	2,949	91,229
Winsted Savings Bank	5,470	685	6,155	98,603
Total	**$465,874**	**$133,474**	**$599,348**	**$19,781,485**
Percent to Total Assets	**2.07**	**.59**	**2.66**	**87.82**

Table No. 11
STATEMENT OF LIABILITIES, Continued

NAME OF BANK	Federal Purchased and Securities Sold U/A To Repurchase	Mortgage Indebtedness and Liabilities For Capital Leases	Other Liabilities For Borrowed Money	Other Liabilities	Total Liabilities
Advest Bank	$575	$ 0	$19,592	$1,082	$211,131
American Bank of Connecticut	5,457	0	11,585	5,177	189,115
American Savings Bank	0	0	2,343	8,639	689,027
Bank Mart	6,366	36	19,600	4,136	402,952
Banking Center	374	0	6,191	7,188	936,781
Berlin Savings Bank	0	13	10	897	133,224
Branford Savings Bank	0	174	0	1,657	146,213
Bristol Savings Bank	9,824	0	0	1,057	377,181
Brooklyn Savings Bank	0	109	13,718	518	71,110
Burritt Interfinancial Bancorp	13,277	42	5,544	3,068	429,739
Central Bank for Savings	325	471	17,533	1,464	259,802
Chelsea Groton Savings Bank	0	0	0	3,041	280,930
City Savings Bank of Meriden	0	0	0	751	88,885
Collinsville Savings Society	0	0	0	84	22,750
Colony Savings Bank	0	0	186	164	8,041
Community Savings Bank	0	0	0	83	11,367
Connecticut Savings Bank	0	185	10,632	4,905	991,960
Derby Savings Bank	760	0	4,000	5,414	312,043
Dime Savings Bank of Norwich	0	0	0	200	59,596
Dime Savings Bank of Wallingford	0	0	30,000	2,086	265,283
Essex Savings Bank	0	0	0	621	96,694
Fairfield County Savings Bank	0	0	0	429	112,062
Farmers and Mechanics Savings Bank	0	0	2,091	2,635	401,975
Farmington Savings Bank	0	0	0	3,054	166,246
Gateway Bank	3,014	175	15,000	7,577	648,952
Great Country Bank	856	3	0	1,692	272,320
Guilford Savings Bank	0	0	0	747	97,024
Jewett City Savings Bank	0	0	500	433	70,050
Liberty Bank for Savings	0	0	10,000	5,653	522,939
Litchfield Bancorp	0	0	0	1,331	103,330

Mechanics Savings Bank	0	0	18,667	2,512	513,374
Milford Savings Bank	0	0	0	911	89,809
Moodus Savings Bank	0	0	0	14	13,346
Naugatuck Savings Bank	0	0	0	1,568	137,833
New England Savings Bank	0	1,000	7,043	5,783	494,812
New Haven Savings Bank	3,000	2,550	122,433	9,097	1,181,014
New Milford Savings Bank	0	0	0	2,376	240,511
Newtown Savings Bank	0	0	0	1,728	119,921
Northwest Bank for Savings	902	0	4,000	523	81,157
Norwalk Savings Society	0	0	11,078	4,377	328,160
Norwich Savings Society	0	0	20	4,675	415,419
Peoples Savings Bank—New Britain	0	0	2,507	1,544	161,638
Peoples Bank—Bridgeport	22,911	13,599	22,245	36,370	3,942,033
Putnam Savings Bank	0	0	0	666	76,238
Ridgefield Savings Bank	0	75	0	813	84,110
Savings Bank of Danbury	0	0	0	895	115,565
Savings Bank of Manchester	8,173	0	12,501	2,257	420,791
Savings Bank of Rockville	0	0	4,100	1,000	146,760
Society for Savings	23,081	5	295,502	40,625	2,348,993
Southington Savings Bank	432	0	0	1,951	148,902
Stafford Savings Bank	0	0	0	938	65,239
Stamford Savings Bank	0	0	4,877	3,386	350,604
Suffield Savings Bank	5,583	0	33,227	5,711	237,108
Thomaston Savings Bank	0	0	0	493	121,967
Torrington Savings Bank	0	0	0	628	180,639
Union Savings Bank	0	0	0	2,201	235,885
Willimantic Savings Institute	0	0	0	1,295	92,524
Winsted Savings Bank	180	0	0	1,089	99,872
Total	**$105,090**	**$18,437**	**$706,725**	**$211,209**	**$20,822,946**
Percent to Total Assets	**.47**	**.08**	**3.14**	**.94**	**92.44**

Table No. 11
STATEMENT OF LIABILITIES, Continued

NAME OF BANK	Subordinated Notes and Debentures	Limited-Life Preferred Stock	Capital Accounts		
			Perpetual Preferred Stock	Common Stock	Surplus
Advest Bank	$ 0	$ 0	$ 0	$2,325	$12,075
American Bank of Connecticut	0	0	0	698	2,871
American Savings Bank	0	0	0	0	5,350
Bank Mart	0	0	0	0	16,272
Banking Center	0	0	0	0	6,948
Berlin Savings Bank	0	0	0	0	4,415
Branford Savings Bank	0	0	0	0	900
Bristol Savings Bank	0	0	0	0	5,000
Brooklyn Savings Bank	0	0	0	0	500
Burritt Interfinancial Bancorp	0	0	0	1,306	10,776
Central Bank for Savings	0	0	0	0	7,461
Chelsea Groton Savings Bank	0	0	0	0	3,190
City Savings Bank of Meriden	0	0	0	0	2,044
Collinsville Savings Society	0	0	0	0	700
Colony Savings Bank	0	0	0	1,040	1,028
Community Savings Bank	0	0	0	1,250	1,238
Connecticut Savings Bank	4,829	0	0	0	40,898
Derby Savings Bank	0	0	0	26,581	5,219
Dime Savings Bank of Norwich	0	0	0	0	500
Dime Savings Bank of Wallingford	0	0	0	0	500
Essex Savings Bank	0	0	0	0	800
Fairfield County Savings Bank	0	0	0	0	1,500
Farmers and Mechanics Savings Bank	0	0	0	0	10,013
Farmington Savings Bank	0	0	0	0	3,500
Gateway Bank	0	0	0	56,053	0
Great Country Bank	0	0	0	0	2,000
Guilford Savings Bank	0	0	0	0	1,000
Jewett City Savings Bank	0	0	0	0	533
Liberty Bank for Savings	0	0	0	0	6,926
Litchfield Bancorp	0	0	0	0	4,516

Mechanics Savings Bank	0	0	0	0	11,185
Milford Savings Bank	0	0	0	0	725
Moodus Savings Bank	0	0	0	0	150
Naugatuck Savings Bank	0	0	0	0	1,825
New England Savings Bank	0	0	0	0	8,286
New Haven Savings Bank	0	0	0	0	12,000
New Milford Savings Bank	0	0	0	0	15,000
Newtown Savings Bank	0	0	0	0	1,355
Northwest Bank for Savings	0	0	0	0	2,057
Norwalk Savings Society	0	0	0	0	4,000
Norwich Savings Society	0	0	0	0	3,800
Peoples Savings Bank—New Britain	0	0	0	0	200
Peoples Bank—Bridgeport	0	0	0	0	23,520
Putnam Savings Bank	0	0	0	0	500
Ridgefield Savings Bank	0	0	0	0	2,468
Savings Bank of Danbury	0	0	0	0	6,000
Savings Bank of Manchester	0	0	0	0	1,875
Savings Bank of Rockville	0	0	0	0	1,771
Society for Savings	19,456	0	0	4,734	99,096
Southington Savings Bank	0	0	0	0	4,194
Stafford Savings Bank	0	0	0	0	3,000
Stamford Savings Bank	0	0	0	0	8,230
Suffield Savings Bank	0	0	0	3,336	22,292
Thomaston Savings Bank	0	0	0	0	1,500
Torrington Savings Bank	0	0	0	0	1,000
Union Savings Bank	0	0	0	0	1,000
Willimantic Savings Institute	0	0	0	0	1,000
Winsted Savings Bank	0	0	0	0	1,200
Total	**$24,285**	**$ 0**	**$ 0**	**$97,323**	**$397,902**
Percent to Total Assets	**.11**	**.00**	**.00**	**.43**	**1.77**

Table No. 11
STATEMENT OF LIABILITIES, Concluded

NAME OF BANK	Capital Accounts			Total Liabilities and Capital Accounts
	Undivided Profits	Other Surplus Reserves	Total Capital Accounts	
Advest Bank	$692	$ 0	$15,092	$226,223
American Bank of Connecticut	12,928	0	16,497	205,612
American Savings Bank	40,616	16,554	62,520	751,547
Bank Mart	12,923	4,862	34,057	437,009
Banking Center	59,850	13,772	80,570	1,017,351
Berlin Savings Bank	5,298	441	10,154	143,378
Branford Savings Bank	4,626	2,043	7,569	153,782
Bristol Savings Bank	15,528	1,598	22,126	399,307
Brooklyn Savings Bank	5,231	0	5,731	76,841
Burritt Interfinancial Bancorp	20,182	0	32,264	462,003
Central Bank for Savings	8,371	2,841	18,673	278,475
Chelsea Groton Savings Bank	25,716	0	28,906	309,836
City Savings Bank of Meriden	4,113	269	6,426	95,311
Collinsville Savings Society	1,934	90	2,724	25,474
Colony Savings Bank	(320)	0	1,748	9,789
Community Savings Bank	(218)	0	2,270	13,637
Connecticut Savings Bank	23,910	4,915	69,723	1,066,512
Derby Savings Bank	17,174	1,966	50,940	362,983
Dime Savings Bank of Norwich	3,686	426	4,612	64,208
Dime Savings Bank of Wallingford	11,940	7,647	20,087	285,370
Essex Savings Bank	9,079	87	9,966	106,660
Fairfield County Savings Bank	8,603	0	10,103	122,165
Farmers and Mechanics Savings Bank	18,360	0	28,373	430,348
Farmington Savings Bank	10,421	0	13,921	180,167
Gateway Bank	38,831	0	94,884	743,836
Great Country Bank	16,067	3,024	21,091	293,411
Guilford Savings Bank	6,989	0	7,989	105,013
Jewett City Savings Bank	3,820	604	4,957	75,007
Liberty Bank for Savings	32,648	0	39,574	562,513
Litchfield Bancorp	2,956	0	7,472	110,802

Table No. 12
DETAIL OF LOANS, CONSOLIDATED FIGURES, DEC. 31, 1985

	Amount (000's)	Percent to Total Loans
REAL ESTATE LOANS		
Real estate loans (included are loans secured primarily by real estate):		
Construction and land develop	$521,134	3.13
Secured by farmland (including farm residential and other improvements)	5,023	.03
Secured by 1-4 family residential properties		
Insured by FHA or guaranteed by VA	312,946	1.88
Conventional	10,627,580	63.78
Secured by multi-family (5 or more) residential properties		
Insured by FHA	16,758	.10
Conventional	612,395	3.68
Secured by nonfarm nonresidential properties	1,513,043	9.08
Real estate loans, gross	13,608,879	81.67
Less: Unearned income or real estate loans	48,255	.29
Real Estate Loans, Total	**$13,560,624**	**81.38**
OTHER LOANS		
Loans to financial institutions:		
To real estate investment trusts and mortgage companies	$1,099	.01
To domestic commercial and foreign banks	105,174	.63
To other financial institutions (savings banks, savings and loan associations and credit unions)	14,370	.09
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	0	
Other loans for purchasing or carrying securities	3,159	.02
Loans to finance agricultural productions (except those secured primarily by real estate	0	
Commercial and industrial loans (except those secured primarily by real estate)	1,279,529	7.68
Loans to individuals for household, family, and other personal expenditures:		
Installment loans to repair and modernize residential property	143,895	.86
Other installment loans for household, family, and other personal expenditures	1,212,356	7.28
Single-payment loans for household, family, and other personal expenditures	310,325	1.86
All other loans	58,319	.35
Other loans, Gross	3,128,226	18.77
Less: Unearned income on other loans	26,288	.16
Other loans total	**3,101,938**	**18.62**
Total loans gross	**$16,662,562**	**100.00**

Table No. 13
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1985

	Total (000's)	Percent to Total Operating Income
OPERATING INCOME:		
Real estate loans, net	$1,423,439	61.19
Other loans	329,153	14.15
Income on federal funds sold and securities purchased U/A to resell	61,308	2.64
Interest on U.S. Treasury, Agency, and Corporation securities	173,392	7.45
Interest on corporate bonds	111,725	4.80
Interest on obligation of states and political subdivisions of the U.S.	8,169	.35
Interest on other bonds, notes, and debentures	21,260	.91
Dividends on stock	50,081	2.15
Other service charges, commissions, and fees	37,728	1.62
Other operating income	110,000	4.73
Total Interest Income	**2,326,255**	**100.00**
Operating Expenses:		
Savings deposits (including deposits subject to transfer by order)	415,773	17.87
Time deposits	1,147,494	49.33
Expense of federal funds purchased and securities sold U/A to repurchase	7,533	.32
Interest on borrowed money	55,566	2.39
Interest on subordinated notes and debentures	2,083	.09
Salaries and employees benefits	212,050	9.12
Occupancy and expense of bank premises, net	39,226	1.69
Furniture and equipment expense	37,342	1.61
Provision for possible loan losses	20,292	.87
Other operating expenses	153,890	6.62
Total operating expenses	2,091,249	89.90
Income Before Income Taxes and Net Realized Gains or Losses	**235,006**	**10.10**
Applicable income and franchise taxes	77,804	3.34
Income Before Net Realized Gains or Losses	**157,202**	**6.76**
Net realized gains or losses after applicable taxes	38,500	1.66
Net Income	**$195,702**	**8.41**

Mechanics Savings Bank	15,750	5,431	32,366	545,740
Milford Savings Bank	1,808	3,213	5,746	95,555
Moodus Savings Bank	579	0	729	14,075
Naugatuck Savings Bank	11,192	1,641	14,658	152,491
New England Savings Bank	30,231	2,154	40,671	535,483
New Haven Savings Bank	78,754	0	90,754	1,271,768
New Milford Savings Bank	15,328	0	30,328	270,839
Newtown Savings Bank	9,385	1,883	12,62[illegible]	132,544
Northwest Bank for Savings	2,869	593	5,519	86,676
Norwalk Savings Society	22,833	0	26,833	354,993
Norwich Savings Society	26,579	4,732	35,111	450,530
Peoples Savings Bank—New Britain	9,846	0	10,046	171,684
Peoples Bank—Bridgeport	241,285	25,045	289,850	4,231,883
Putnam Savings Bank	4,114	1,637	6,251	82,489
Ridgefield Savings Bank	4,408	0	6,876	90,986
Savings Bank of Danbury	8,098	0	14,098	129,663
Savings Bank of Manchester	21,159	9,532	32,566	453,357
Savings Bank of Rockville	8,469	1,526	11,766	158,526
Society for Savings	39,146	0	142,976	2,511,425
Southington Savings Bank	3,643	1,440	9,277	158,179
Stafford Savings Bank	3,941	0	6,941	72,180
Stamford Savings Bank	9,222	4,165	21,617	372,221
Suffield Savings Bank	3,999	1,401	31,028	268,136
Thomaston Savings Bank	9,946	3,1[illegible]3	14,619	136,586
Torrington Savings Bank	9,085	5,284	15,369	196,008
Union Savings Bank	16,722	3,042	20,764	256,649
Willimantic Savings Institute	6,401	3,043	10,444	102,968
Winsted Savings Bank	4,994	533	6,727	106,599
Total	**$1,041,740**	**$140,607**	**$1,677,572**	**$22,524,803**
Percent to Total Assets	**4.62**	**.62**	**7.45**	**100.00**

Table No. 14

INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DEC. 31, 1985

(Amounts in thousands of dollars)

NAME OF BANK	Interest and fees on: Real Estate Loans Net	Interest and fees on: Other Loans	Fed Funds Sold And Secs Purchased U/A To Resell	Interest on U.S. Treasury Agency and Corporation Securities	Interest on Corporate Bonds
Advest Bank	$2,928	$459	$1,464	$303	$1,851
American Bank of Connecticut	13,886	929	443	2,637	0
American Savings Bank	37,095	5,682	7,617	18,720	40
Bank Mart	30,873	7,549	590	3,612	1,538
Banking Center	77,852	13,974	1,843	6,346	1,743
Berlin Savings Bank	8,578	1,448	867	1,392	615
Branford Savings Bank	10,609	3,474	452	888	244
Bristol Savings Bank	19,926	8,971	2,715	3,568	2,426
Brooklyn Savings Bank	5,267	388	183	919	319
Burritt Interfinancial Bancorp	21,596	7,148	547	8,736	1,421
Central Bank for Savings	20,946	1,707	498	1,395	636
Chelsea Groton Savings Bank	19,056	2,315	717	1,696	5,182
City Savings Bank of Meriden	7,002	807	310	267	132
Collinsville Savings Society	1,400	298	107	229	221
Colony Savings Bank	24	48	69	17	0
Community Savings Bank	136	158	140	33	36
Connecticut Savings Bank	84,584	16,044	1,840	2,848	1,901
Derby Savings Bank	18,433	6,618	678	347	4,470
Dime Savings Bank of Norwich	4,313	601	198	411	405
Dime Savings Bank of Wallingford	18,436	4,003	526	1,893	1,369
Essex Savings Bank	8,477	616	642	412	508
Fairfield County Savings Bank	8,842	251	1,108	325	871
Farmers and Mechanics Savings Bank	29,563	9,634	914	851	1,146
Farmington Savings Bank	8,519	2,236	1,266	1,579	799
Gateway Bank	46,015	9,251	1,989	6,663	2,740
Great Country Bank	18,036	5,186	896	2,409	1,504
Guilford Savings Bank	6,658	1,338	189	1,837	909
Jewett City Savings Bank	4,414	1,007	57	344	994
Liberty Bank for Savings	28,895	20,876	949	1,962	2,014
Litchfield Bancorp	6,614	786	225	2,573	0

Mechanics Savings Bank	24,415	7,127	2,777	3,920	5,676
Milford Savings Bank	6,169	1,578	144	1,135	527
Moodus Savings Bank	975	208	52	47	74
Naugatuck Savings Bank	9,594	1,777	614	2,677	334
New England Savings Bank	33,919	15,026	590	2,290	1,960
New Haven Savings Bank	93,806	13,356	3,743	786	3,549
New Milford Savings Bank	11,844	795	612	3,144	7,901
Newtown Savings Bank	7,917	730	369	745	2,295
Northwest Bank for Savings	5,594	1,300	508	461	348
Norwalk Savings Society	25,648	1,073	463	1,817	2,861
Norwich Savings Society	31,611	7,208	1,674	1,829	1,171
Peoples Savings Bank—New Britain	9,131	2,418	294	2,028	1,925
Peoples Bank—Bridgeport	269,913	55,928	9,985	25,949	13,847
Putnam Savings Bank	3,724	1,176	334	2,911	28
Ridgefield Savings Bank	7,716	355	331	964	0
Savings Bank of Danbury	4,231	75	177	6,910	375
Savings Bank of Manchester	28,026	6,753	590	4,362	4,387
Savings Bank of Rockville	8,635	1,456	440	1,889	2,283
Society for Savings	155,430	59,668	2,272	17,534	19,727
Southington Savings Bank	8,166	3,812	880	1,446	474
Stafford Savings Bank	4,014	567	401	1,006	278
Stamford Savings Bank	30,872	1,574	908	1,434	1,253
Suffield Savings Bank	20,452	3,721	240	1,797	114
Thomaston Savings Bank	7,861	1,548	753	1,867	508
Torrington Savings Bank	13,874	825	731	3,893	147
Union Savings Bank	18,911	2,464	812	1,647	2,434
Willimantic Savings Institute	5,801	1,009	341	1,559	1,042
Winsted Savings Bank	6,217	1,824	234	2,133	173
Total	**$1,423,439**	**$329,153**	**$61,308**	**$173,392**	**$111,725**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest on Oblig of States and Political Subdivisions	Interest on Other Bonds Notes and Debentures	Dividends on Stock	Other Service Charges Commissions and Fees	Interest on FDIC Notes
Advest Bank	$ 0	$68	$ 0	$30	$ 0
American Bank of Connecticut	463	1	2,160	336	0
American Savings Bank	0	665	1,221	784	0
Bank Mart	0	738	374	484	0
Banking Center	87	412	1,040	1,299	0
Berlin Savings Bank	0	203	375	259	0
Branford Savings Bank	99	0	212	248	0
Bristol Savings Bank	0	86	320	608	0
Brooklyn Savings Bank	25	103	196	76	0
Burritt Interfinancial Bancorp	6	86	1,629	674	0
Central Bank for Savings	0	3	1,299	685	0
Chelsea Groton Savings Bank	163	423	874	569	0
City Savings Bank of Meriden	8	13	510	40	0
Collinsville Savings Society	0	68	78	36	0
Colony Savings Bank	0	0	25	2	0
Community Savings Bank	0	0	0	15	0
Connecticut Savings Bank	160	102	3,085	2,173	0
Derby Savings Bank	0	821	292	1,752	0
Dime Savings Bank of Norwich	23	34	34	170	0
Dime Savings Bank of Wallingford	0	21	235	414	0
Essex Savings Bank	0	45	194	103	0
Fairfield County Savings Bank	153	0	201	70	0
Farmers and Mechanics Savings Bank	0	13	672	597	0
Farmington Savings Bank	3	51	83	243	0
Gateway Bank	0	114	1,205	1,083	0
Great Country Bank	0	0	266	263	0
Guilford Savings Bank	3	70	170	120	0
Jewett City Savings Bank	0	111	321	60	0
Liberty Bank for Savings	0	4	1,466	921	0
Litchfield Bancorp	0	113	229	148	89

Mechanics Savings Bank	0	2,210	2,084	776	0
Milford Savings Bank	0	0	51	144	0
Moodus Savings Bank	0	39	19	32	0
Naugatuck Savings Bank	0	27	449	197	0
New England Savings Bank	69	486	2,241	955	0
New Haven Savings Bank	2,803	2,041	6,279	1,684	0
New Milford Savings Bank	0	885	1,499	316	0
Newtown Savings Bank	0	301	429	251	0
Northwest Bank for Savings	0	44	133	60	0
Norwalk Savings Society	0	156	727	239	0
Norwich Savings Society	368	924	422	795	0
Peoples Savings Bank—New Britain	0	119	183	318	0
Peoples Bank—Bridgeport	2,584	5,267	9,506	14,186	0
Putnam Savings Bank	0	26	92	117	0
Ridgefield Savings Bank	0	13	6	31	0
Savings Bank of Danbury	193	3	350	33	0
Savings Bank of Manchester	0	442	731	477	0
Savings Bank of Rockville	0	112	694	201	0
Society for Savings	938	2,794	2,922	131	0
Southington Savings Bank	0	17	607	327	0
Stafford Savings Bank	0	564	366	115	0
Stamford Savings Bank	0	195	309	233	0
Suffield Savings Bank	0	0	373	984	0
Thomaston Savings Bank	0	141	265	173	0
Torrington Savings Bank	0	8	121	76	0
Union Savings Bank	21	0	195	242	0
Willimantic Savings Institute	0	48	154	155	0
Winsted Savings Bank	0	30	108	218	0
Total	**$8,169**	**$21,260**	**$50,081**	**$37,728**	**$89**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Other Operating Income	Total Operating Income	Interest and Dividends on:		Fed. funds Purchased & Secs Sold U/A To Resell
			Savings Deposits	Time Deposits	
Advest Bank	$1,542	$8,645	$4,026	$1,072	$57
American Bank of Connecticut	366	21,221	4,909	7,543	204
American Savings Bank	2,569	74,393	13,019	43,013	0
Bank Mart	8,964	54,722	7,255	24,832	0
Banking Center	3,758	108,354	8,564	64,597	1,076
Berlin Savings Bank	636	14,373	3,970	5,709	0
Branford Savings Bank	186	16,412	3,703	7,275	0
Bristol Savings Bank	484	39,104	8,711	19,944	378
Brooklyn Savings Bank	103	7,579	1,352	3,161	0
Burritt Interfinancial Bancorp	1,748	43,591	11,667	18,625	716
Central Bank for Savings	891	28,060	6,149	12,609	34
Chelsea Groton Savings Bank	210	31,205	7,088	15,290	0
City Savings Bank of Meriden	556	9,645	2,173	4,747	0
Collinsville Savings Society	20	2,457	563	1,170	0
Colony Savings Bank	69	254	18	125	0
Community Savings Bank	135	653	84	307	0
Connecticut Savings Bank	1,388	114,123	23,371	56,076	0
Derby Savings Bank	347	33,758	7,620	16,206	38
Dime Savings Bank of Norwich	74	6,263	1,708	2,568	0
Dime Savings Bank of Wallingford	842	27,739	5,401	12,098	0
Essex Savings Bank	268	11,265	3,013	4,747	0
Fairfield County Savings Bank	31	11,852	4,043	4,350	0
Farmers and Mechanics Savings Bank	1,614	45,004	9,083	21,628	0
Farmington Savings Bank	2,337	17,116	4,017	8,591	0
Gateway Bank	2,057	71,117	7,439	40,681	258
Great Country Bank	819	29,379	6,385	13,923	95
Guilford Savings Bank	54	11,348	2,897	4,554	0
Jewett City Savings Bank	532	7,840	1,691	3,668	0
Liberty Bank for Savings	3,769	60,856	13,032	28,493	0
Litchfield Bancorp	180	10,957	3,299	4,652	0

Mechanics Savings Bank	2,992	51,977	12,500	25,270	0
Milford Savings Bank	353	10,101	2,276	4,522	0
Moodus Savings Bank	3	1,449	435	498	0
Naugatuck Savings Bank	15	15,684	3,628	6,693	0
New England Savings Bank	267	57,803	11,395	26,560	0
New Haven Savings Bank	2,235	130,282	27,393	54,581	192
New Milford Savings Bank	669	27,665	9,413	10,292	0
Newtown Savings Bank	455	13,492	3,559	5,340	0
Northwest Bank for Savings	966	9,414	1,868	4,473	42
Norwalk Savings Society	1,055	34,039	9,708	12,265	0
Norwich Savings Society	404	46,406	9,730	23,431	0
Peoples Savings Bank—New Britain	978	17,394	3,745	8,527	0
Peoples Bank—Bridgeport	18,589	425,754	37,966	252,850	1,528
Putnam Savings Bank	0	8,408	1,645	4,701	0
Ridgefield Savings Bank	85	9,501	3,003	3,583	0
Savings Bank of Danbury	17	12,364	3,046	6,528	0
Savings Bank of Manchester	810	46,578	10,139	21,987	386
Savings Bank of Rockville	73	15,783	3,284	8,076	34
Society for Savings	30,628	292,044	44,049	141,399	2,000
Southington Savings Bank	202	15,931	3,799	7,245	21
Stafford Savings Bank	18	7,329	1,544	3,565	0
Stamford Savings Bank	522	37,300	8,678	18,574	0
Suffield Savings Bank	11,128	38,809	4,154	11,059	426
Thomaston Savings Bank	457	13,573	3,679	5,633	0
Torrington Savings Bank	24	19,699	6,112	8,256	0
Union Savings Bank	267	26,993	8,166	9,128	0
Willimantic Savings Institute	34	10,143	2,309	4,841	0
Winsted Savings Bank	116	11,053	2,300	5,363	48
Total	**$109,911**	**$2,326,255**	**$415,773**	**$1,147,494**	**$7,533**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Other Borrowed Money	Interest on Subordinated Notes and Debentures	Salaries and Employee Benefits	Occupancy Expense of Bank Premises Net	Furniture and Equipment Expense
Advest Bank	$370	$ 0	$631	$77	$156
American Bank of Connecticut	1,311	0	2,175	526	313
American Savings Bank	0	0	3,986	641	282
Bank Mart	1,771	0	3,896	783	762
Banking Center	539	0	10,234	1,696	1,028
Berlin Savings Bank	161	0	1,458	235	132
Branford Savings Bank	22	0	1,528	209	472
Bristol Savings Bank	0	0	4,166	499	660
Brooklyn Savings Bank	1,321	0	640	88	105
Burritt Interfinancial Bancorp	439	0	3,580	651	860
Central Bank for Savings	1,032	0	2,513	461	549
Chelsea Groton Savings Bank	0	0	2,300	574	355
City Savings Bank of Meriden	136	0	1,018	184	128
Collinsville Savings Society	0	0	285	29	25
Colony Savings Bank	0	0	93	48	15
Community Savings Bank	1	0	203	31	19
Connecticut Savings Bank	1,122	442	10,467	1,968	1,810
Derby Savings Bank	[illegible]10	0	2,985	538	498
Dime Savings Bank of Norwich	0	0	810	111	75
Dime Savings Bank of Wallingford	770	0	2,514	274	469
Essex Savings Bank	0	0	703	64	124
Fairfield County Savings Bank	0	0	1,062	217	213
Farmers and Mechanics Savings Bank	55	0	4,703	629	483
Farmington Savings Bank	0	0	1,425	340	199
Gateway Bank	820	0	7,083	1,894	1,844
Great Country Bank	0	0	3,329	551	588
Guilford Savings Bank	0	0	818	95	98
Jewett City Savings Bank	1	0	698	105	61
Liberty Bank for Savings	1,394	0	5,316	826	2,660
Litchfield Bancorp	0	0	1,155	150	207

Mechanics Savings Bank	1,439	0	4,100	1,034	1,154
Milford Savings Bank	3	0	859	151	135
Moodus Savings Bank	0	0	216	15	14
Naugatuck Savings Bank	0	0	1,378	272	245
New England Savings Bank	273	0	5,978	1,090	951
New Haven Savings Bank	7,899	0	8,849	2,031	1,022
New Milford Savings Bank	0	0	1,840	389	313
Newtown Savings Bank	0	0	1,228	137	67
Northwest Bank for Savings	467	0	862	129	121
Norwalk Savings Society	676	0	3,225	570	561
Norwich Savings Society	2	0	3,893	605	501
Peoples Savings Bank—New Britain	283	0	1,097	206	176
Peoples Bank—Bridgeport	2,289	0	46,714	8,527	9,183
Putnam Savings Bank	0	0	549	90	107
Ridgefield Savings Bank	0	0	886	182	99
Savings Bank of Danbury	0	0	620	102	49
Savings Bank of Manchester	682	0	3,494	590	672
Savings Bank of Rockville	219	0	1,108	246	148
Society for Savings	26,615	1,641	27,574	5,867	4,581
Southington Savings Bank	0	0	1,475	165	146
Stafford Savings Bank	0	0	707	99	67
Stamford Savings Bank	4	0	2,949	486	235
Suffield Savings Bank	3,134	0	4,680	775	789
Thomaston Savings Bank	0	0	1,065	167	108
Torrington Savings Bank	0	0	950	157	113
Union Savings Bank	0	0	1,719	277	175
Willimantic Savings Institute	0	0	1,043	253	179
Winsted Savings Bank	6	0	1,218	120	241
Total	**$55,566**	**$2,083**	**$212,050**	**$39,226**	**$37,342**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Provision For Possible Loan Losses	Interest on Net Worth Certificates	Amortization of Intangible Assets	Other Operating Expenses	Total Operating Expenses
Advest Bank	$275	$ 0	$ 0	$869	$7,533
American Bank of Connecticut	17	0	0	1,155	18,153
American Savings Bank	0	0	0	2,519	63,460
Bank Mart	356	0	1	3,596	43,252
Banking Center	702	0	41	7,866	96,343
Berlin Savings Bank	43	0	0	835	12,543
Branford Savings Bank	303	0	0	1,033	14,545
Bristol Savings Bank	180	0	0	1,413	35,951
Brooklyn Savings Bank	95	0	0	522	7,284
Burritt Interfinancial Bancorp	1,093	0	0	2,049	39,680
Central Bank for Savings	91	0	0	1,631	25,069
Chelsea Groton Savings Bank	150	0	0	1,600	27,357
City Savings Bank of Meriden	13	0	0	654	9,053
Collinsville Savings Society	0	0	0	125	2,197
Colony Savings Bank	22	0	0	253	574
Community Savings Bank	72	0	0	154	871
Connecticut Savings Bank	817	0	768	8,835	105,676
Derby Savings Bank	148	0	0	2,167	30,510
Dime Savings Bank of Norwich	18	0	0	345	5,635
Dime Savings Bank of Wallingford	127	0	0	1,474	23,127
Essex Savings Bank	12	0	0	575	9,238
Fairfield County Savings Bank	27	0	0	616	10,528
Farmers and Mechanics Savings Bank	123	0	0	2,990	39,694
Farmington Savings Bank	10	0	0	1,018	15,600
Gateway Bank	532	0	0	2,935	63,486
Great Country Bank	498	0	0	2,161	27,530
Guilford Savings Bank	0	0	0	491	8,953
Jewett City Savings Bank	4	0	0	463	6,691
Liberty Bank for Savings	520	0	112	3,274	55,627
Litchfield Bancorp	0	0	0	632	10,095

Mechanics Savings Bank	850	0	0	2,388	48,735
Milford Savings Bank	5	0	0	556	8,507
Moodus Savings Bank	18	0	0	165	1,361
Naugatuck Savings Bank	84	0	0	898	13,198
New England Savings Bank	1,500	0	0	3,292	51,039
New Haven Savings Bank	2,173	0	0	5,939	110,079
New Milford Savings Bank	12	0	0	1,312	23,571
Newtown Savings Bank	30	0	0	599	10,960
Northwest Bank for Savings	16	0	0	632	8,610
Norwalk Savings Society	1	0	0	1,902	28,908
Norwich Savings Society	840	0	0	2,482	41,484
Peoples Savings Bank—New Britain	120	0	0	758	14,912
Peoples Bank—Bridgeport	4,732	0	0	30,322	394,111
Putnam Savings Bank	0	0	0	345	7,437
Ridgefield Savings Bank	0	0	0	464	8,217
Savings Bank of Danbury	0	0	0	523	10,868
Savings Bank of Manchester	183	0	0	3,102	41,235
Savings Bank of Rockville	0	0	0	760	13,875
Society for Savings	2,495	0	1,021	25,378	282,620
Southington Savings Bank	149	0	0	924	13,924
Stafford Savings Bank	24	0	2	411	6,419
Stamford Savings Bank	129	0	0	2,014	33,069
Suffield Savings Bank	551	0	85	9,035	34,688
Thomaston Savings Bank	24	0	0	615	11,291
Torrington Savings Bank	0	0	0	427	16,015
Union Savings Bank	35	0	0	1,252	20,752
Willimantic Savings Institute	66	0	0	440	9,131
Winsted Savings Bank	7	0	0	675	9,978
Total	**$20,292**	**$ 0**	**$2,030**	**$151,860**	**$2,091,249**

Table No. 14
INCOME AND EXPENSES, Concluded

NAME OF BANK	Income Before Income Taxes & Net Realized Gains or Losses	Applicable Income and Franchise Taxes	Income Before Net Realized Gains or Losses	Net Realized Gains or Losses After Applicable Taxes	Net Income
Advest Bank	$1,112	$530	$582	$82	$664
American Bank of Connecticut	3,068	381	2,687	405	3,092
American Savings Bank	10,933	3,645	7,288	598	7,886
Bank Mart	11,470	3,460	8,010	(140)	7,870
Banking Center	12,011	3,866	8,145	47	8,192
Berlin Savings Bank	1,830	406	1,424	183	1,607
Branford Savings Bank	1,867	676	1,191	136	1,327
Bristol Savings Bank	3,153	363	2,790	1,732	4,522
Brooklyn Savings Bank	295	1	294	(174)	120
Burritt Interfinancial Bancorp	3,911	1,632	2,279	273	2,552
Central Bank for Savings	2,991	901	2,090	270	2,360
Chelsea Groton Savings Bank	3,848	1,473	2,375	1,228	3,603
City Savings Bank of Meriden	592	136	456	177	633
Collinsville Savings Society	260	31	229	70	299
Colony Savings Bank	(320)	0	(320)	0	(320)
Community Savings Bank	(218)	0	(218)	0	(218)
Connecticut Savings Bank	8,449	2,961	5,488	1,252	6,740
Derby Savings Bank	3,248	1,260	1,988	(64)	1,924
Dime Savings Bank of Norwich	628	135	493	(27)	466
Dime Savings Bank of Wallingford	4,612	1,587	3,025	373	3,398
Essex Savings Bank	2,027	684	1,343	113	1,456
Fairfield County Savings Bank	1,324	220	1,104	124	1,228
Farmers and Mechanics Savings Bank	5,310	1,850	3,460	384	3,844
Farmington Savings Bank	1,516	537	979	187	1,166
Gateway Bank	7,631	2,480	5,151	(80)	5,071
Great Country Bank	1,849	812	1,037	605	1,642
Guilford Savings Bank	2,395	827	1,568	(3)	1,565
Jewett City Savings Bank	1,149	296	853	(8)	845
Liberty Bank for Savings	5,229	1,724	3,505	2,036	5,541
Litchfield Bancorp	862	465	397	528	925

Table No. 15
TRUST DEPARTMENT STATISTICS, DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Derby Savings Bank	18	$1,059
Gateway Bank	163	1,420
New Haven Savings Bank	3	8,408
New Milford Savings Bank	41	6,626
Norwalk Savings Society	86	7,259
Peoples Bank—Bridgeport	26	95,515
Society for Savings	75	20,561
Suffield Savings Bank	2	247
Total	**414**	**$141,095**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator accounts	15	46,092
Conservator, guardian, trustee and other similar accounts	56	26,205
Agency, custodian, safekeeping and other similar accounts	343	68,798
Total	**414**	**$141,095**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$83,713
Stocks		30,585
Real estate mortgages		3,691
Real estate		120
Savings and other time deposits		17,944
Uninvested and undistributed cash		84
Other assets		4,958
Total		**$141,095**

Table No. 17
COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS AND LOAN ASSOCIATIONS
(Amounts in thousands)

ASSETS	12/31/85	12/31/84	Increase (Decrease)	Percent of Change
Mortgage Loans and Contracts:				
FHA/VA and Other Fed. Ins. or Guaranteed Loans	$26,850	$40,219	$(13,369)	(33.24)
Conventional	896;539	1,182,214	(285,675)	(24.16)
Mortgage Backed Pass Through Securities	40,889	79,170	(38,281)	(48.35)
Accrued Interest Receivable	9,527	11,784	(2,257)	(19.15)
Less: Contra-Assets to Mortgage Loans	25,178	20,868	4,310	20.65
Net Mortgage Loans and Contracts	**948,627**	**1,292,519**	**(343,892)**	**(26.61)**
Nonmortgage Loans and Contracts:				
Commercial Loans	50,969	41,624	9,345	22.45
Consumer Loans	90,949	112,134	(21,185)	(18.89)
Financing Leases	14,508	14,370	138	.96
Accrued Interest Receivable	2,091	2,435	(344)	(14.13)
Less: Contra-Assets to Nonmortgage Loans	755	1,476	(721)	(48.85)
Net Nonmortgage Loans and Contracts	**157,762**	**169,087**	**(11,325)**	**(6.70)**
Repossessed Assets	1,424	7,178	(5,754)	(80.16)
Real Estate Investments	1,735	5,191	(3,456)	(66.58)
Cash and Deposits	25,795	33,719	(7,924)	(23.50)
Investment Securities	177,021	164,550	12,471	7.58
Accrued Interest Receivables	1,876	3,253	(1,377)	(42.33)
Fixed Assets	20,210	20,518	(308)	(1.50)
Other Assets	52,893	69,960	(17,067)	(24.40)
Total Assets	**1,387,343**	**1,765,975**	**(378,632)**	**(21.44)**
LIABILITIES				
Fixed Maturity Deposits	705,727	874,977	(169,250)	(19.34)
Now, Supernow and Other Transaction Accounts	82,560	85,072	(2,512)	(2.95)
Money Market Deposit Accounts	185,703	239,854	(54,151)	(22.58)
Passbook Accounts	161,390	217,049	(55,659)	(25.64)
Total Deposits	**1,135,380**	**1,416,952**	**(281,572)**	**(19.87)**
Federal Home Loan Bank Advances	142,895	207,245	(64,350)	(31.05)
Other Borrowed Money	23,358	39,403	(16,045)	(40.72)
Other Borrowings	858	3,635	(2,777)	(76.40)
Other Liabilities	22,582	28,078	(5,496)	(19.57)
Total Liabilities	**1,325,073**	**1,695,313**	**(370,240)**	**(21.84)**
NET WORTH				
Permanent, Reserve or Guaranty Stock	5,494	5,849	(355)	(6.07)
Paid in Surplus	11,290	12,457	(1,167)	(9.37)
Appraised Equity Capital	858	858	0	.00
Reserves	23,233	35,119	(11,886)	(33.84)
Undivided Profits and Retained Earnings	21,388	18,151	3,237	17.83
Net Undistributed Income	7	(1,772)	1,779	****
Total Regulatory Net Worth	**62,270**	**70,662**	**(8,392)**	**(11.88)**
Total Liabilities and Regulatory Net Worth	**$1,387,343**	**$1,765,975**	**$(378,632)**	**(21.44)**

Mechanics Savings Bank	3,242	1,287	1,955	280	2,235
Milford Savings Bank	1,594	539	1,055	14	1,069
Moodus Savings Bank	88	0	88	5	93
Naugatuck Savings Bank	2,486	891	1,595	208	1,803
New England Savings Bank	6,764	2,690	4,074	1,595	5,669
New Haven Savings Bank	20,203	6,110	14,093	467	14,560
New Milford Savings Bank	4,094	957	3,137	2,160	5,297
Newtown Savings Bank	2,532	720	1,812	410	2,222
Northwest Bank for Savings	804	333	471	14	485
Norwalk Savings Society	5,131	1,829	3,302	379	3,681
Norwich Savings Society	4,922	1,959	2,963	321	3,284
Peoples Savings Bank—New Britain	2,482	902	1,580	47	1,627
Peoples Bank—Bridgeport	31,643	7,794	23,849	9,296	33,145
Putnam Savings Bank	971	275	696	46	742
Ridgefield Savings Bank	1,284	376	908	76	984
Savings Bank of Danbury	1,496	564	932	908	1,840
Savings Bank of Manchester	5,343	1,780	3,563	1,225	4,788
Savings Bank of Rockville	1,908	300	1,608	282	1,890
Society for Savings	9,424	6,024	3,400	8,321	11,721
Southington Savings Bank	2,007	669	1,338	237	1,575
Stafford Savings Bank	910	266	644	572	1,216
Stamford Savings Bank	4,231	1,358	2,873	155	3,028
Suffield Savings Bank	4,121	1,770	2,351	434	2,785
Thomaston Savings Bank	2,282	505	1,777	128	1,905
Torrington Savings Bank	3,684	1,459	2,225	509	2,734
Union Savings Bank	6,241	2,310	3,931	(275)	3,656
Willimantic Savings Institute	1,012	359	653	161	814
Winsted Savings Bank	1,075	439	636	218	854
Total	**$235,006**	**$77,804**	**$157,202**	**$38,500**	**$195,702**

Table No. 16 — ABSTRACT OF REPORTS FROM 1946 - 1985 (Amounts in thousands of dollars)

Year	Number of banks	Assets						Liabilities				
		Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	Total assets or liabilities
1946	72	254,270	2,676	878,623	137,212	5,094	66,108	1,201,569	....	3,320	139,096	**1,343,986**
1947	72	276,547	3,212	902,896	161,100	4,949	69,494	1,269,127	....	4,720	144,354	**1,418,201**
1948	72	322,644	3,864	876,410	190,924	4,746	62,785	1,302,842	....	8,016	150.516	**1,461,376**
1949	72	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	....	6,737	157,471	**1,490,317**
1950	72	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	....	11,653	165,323	**1,515,063**
1951	72	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	....	7,152	177,018	**1,575,590**
1952	72	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	....	7,619	181,766	**1,678,397**
1953	72	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	....	9,182	187,306	**1,799,317**
1954	72	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	....	11,012	198,036	**1,930,066**
1955	71	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	....	14,975	206,858	**2,064,673**
1956	71	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	....	18,212	215,778	**2,220,015**
1957	71	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	....	19,263	223,653	**2,345,581**
1958	71	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	....	22,357	236,637	**2,515,754**
1959	71	1,568.476	31,216	521,486	447,728	18,810	69,876	2,386,564	....	26,066	244,962	**2,657,592**
1960	71	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	....	30,396	262,590	**2,809,187**
1961	71	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	....	17,672	278,785	**3,029,755**
1962	71	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	....	22,820	292,391	**3,289,073**
1963	71	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	....	32,516	309,862	**3,564,116**
1964	71	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	....	27,787	329,950	**3,834,650**
1965	71	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	....	28,501	355,947	**4,091,699**
1966	70	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	....	40,050	372,635	**4,272,130**
1967	70	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	....	27,278	391,282	**4,612,300**
1968	69	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	....	34,679	422,966	**4,978,744**
1969	69	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	....	47,671	454,360	**5,384,274**
1970	69	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	....	39,476	482,359	**5,879,285**
1971	68	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	$10,093	53,793	520,892	**6,724,659**
1972	68	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	**7,580,455**
1973	68	6,020,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	**8,267,243**
1974	68	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	**8,786,888**
1975	67	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	....	169,595	780,972	**9,824,270**
1976	66	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	....	139,655	831,726	**11,080,492**
1977	65	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	....	206,400	922,331	**12,408,069**
1978	65	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	....	344,210	1,004,381	**13,684,346**
1979	65	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	....	435,990	1,084,544	**14,457,088**
1980	65	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	....	496,911	1,156,815	**15,513,572**
1981	65	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	....	733,795	1,140,625	**16,370,366**
1982	62	10,836,248	2,333,279	1,347,797	1,727,610	265,056	1,228,808	15,818,711	....	802,410	1,117,677	**17,738,798**
1983	57	11,990,569	2,172,474	2,032,282	2,156,253	275,799	1,295,732	17,748,409	....	915,568	1,259,132	**19,923,109**
1984	55	12,006,358	2,333,269	1,883,385	2,153,704	269,858	1,840,957	18,315,253	....	811,406	1,360,872	**20,487,531**
1985	58	13,532,759	3,077,937	1,499,616	2,197,543	319,025	1,897,923	19,781,485	....	1,065,746	1,677,572	**22,524,803**

Table No. 18
STATEMENT OF ASSETS, DEC. 31, 1985
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	FHA/VA and Other Fed. Insured or Guaranteed Loans	Conventional	Mortgage Backed Pass Through Securities	Accrued Interest Receivable	Contra Assets To Mortgage Loans
Cargill Bank of Connecticut	$ 0	$15,691	$940	$118	$165
Connecticut Savings and Loan	833	11,148	157	99	24
Danbury Savings and Loan	6,775	170,111	18,513	2,375	11,736
Eastern Savings and Loan	0	55,259	267	331	1,127
First New London Savings and Loan	210	15,847	0	76	62
Naugatuck Valley Savings and Loan	0	66,411	0	487	565
Shelton Savings and Loan	1,434	68,919	1,496	753	1,570
The Bank of Hartford	5,241	164,080	1,567	1,407	2,153
Windsor Locks Savings and Loan	0	17,209	0	131	116
Group Total	**14,493**	**584,675**	**22,940**	**5,777**	**17,518**
Farmington Valley Savings and Loan Assn.	0	24,753	3,566	135	0
Heritage Savings and Loan	12,357	170,696	10,261	2,823	3,463
Savings and Loan Association of Southington	0	55,450	2,098	317	1,799
Security Savings and Loan	0	58,921	1,782	460	2,398
Sentry Savings and Loan Association	0	2,044	242	15	0
Group Total	**12,357**	**311,864**	**17,949**	**3,750**	**7,660**
Grand Total	**$26,850**	**$896,539**	**$40,889**	**$9,527**	**$25,178**
Percent to Total Assets	**1.94**	**64.62**	**2.95**	**.69**	**1.81**

Table No. 18
STATEMENT OF ASSETS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Net Mortgage Loans and Contracts	Commercial Loans	Consumer Loans	Financing Leases	Nonmortgage Accrued Interest Receivable
Cargill Bank of Connecticut	$16,584	$99	$1,666	$ 0	$16
Connecticut Savings and Loan	12,213	56	657	0	13
Danbury Savings and Loan	186,038	8,339	5,854	0	384
Eastern Savings and Loan	54,730	0	8,738	0	72
First New London Savings and Loan	16,071	0	2,238	0	24
Naugatuck Valley Savings and Loan	66,333	0	4,296	0	46
Shelton Savings and Loan	71,032	0	5,038	0	89
The Bank of Hartford	170,142	9,363	25,828	14,508	464
Windsor Locks Savings and Loan	17,224	0	738	0	18
Group Total	**610,367**	**17,857**	**55,053**	**14,508**	**1,126**
Farmington Valley Savings and Loan Assn.	28,454	3,910	4,616	0	211
Heritage Savings and Loan	192,674	22,961	12,169	0	567
Savings and Loan Association of Southington	56,066	4,585	4,374	0	37
Security Savings and Loan	58,765	1,656	14,613	0	150
Sentry Savings and Loan Association	2,301	0	124	0	0
Group Total	**338,260**	**33,112**	**35,896**	**0**	**965**
Grand Total	**$948,627**	**$50,969**	**$90,949**	**$14,508**	**$2,091**
Percent to Total Assets	**68.38**	**3.67**	**6.56**	**1.05**	**.15**

Table No. 18
STATEMENT OF ASSETS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Contra Nonmortgage Loans and Contracts	Net Nonmortgage Loans and Contracts	Repossessed Assets	Real Estate Investments	Cash and Deposits
Cargill Bank of Connecticut	$ 4	$1,777	$21	$ 0	$584
Connecticut Savings and Loan	7	719	22	0	63
Danbury Savings and Loan	181	14,396	849	1,654	4,152
Eastern Savings and Loan	8	8,802	0	0	2,277
First New London Savings and Loan	0	2,262	0	0	177
Naugatuck Valley Savings and Loan	0	4,342	93	0	455
Shelton Savings and Loan	0	5,127	287	81	2,113
The Bank of Hartford	33	50,130	0	0	2,409
Windsor Locks Savings and Loan	4	752	0	0	346
Group Total	**237**	**88,307**	**1,272**	**1,735**	**12,576**
Farmington Valley Savings and Loan Assn.	0	8,737	0	0	2,550
Heritage Savings and Loan	518	35,179	132	0	5,314
Savings and Loan Association of Southington	0	8,996	20	0	453
Security Savings and Loan	0	16,419	0	0	4,849
Sentry Savings and Loan Association	0	124	0	0	53
Group Total	**518**	**69,455**	**152**	**0**	**13,219**
Grand Total	**$755**	**$157,762**	**$1,424**	**$1,735**	**$25,795**
Percent to Total Assets	**.05**	**11.37**	**.10**	**.13**	**1.86**

Table No. 21

CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1985

	Total	Percent to Total Operating Income
INCOME		
OPERATING INCOME:		
Interest on mortgage loans and contracts	$95,285	60.31
Interest on mortgage backed pass-through secs	5,627	3.56
Interest on commercial loans	4,194	2.65
Interest on consumer loans	12,052	7.63
Interest/dividends on investments and deposits	15,908	10.07
Income from financing leases	1,892	1.20
Fees and charges	8,613	5.45
Other operating income	5,807	3.68
Total operating income	**149,378**	**94.55**
Nonoperating income	**8,610**	**5.45-**
Total income	**$157,988**	**100.00**
EXPENSES		
OPERATING EXPENSES:		
Directors fees	$418	.26
Officers and employees compensation	13,967	8.84
Office occupancy expenses	2,667	1.69
Furniture, equipment and automobile expenses	3,368	2.13
Other operating expenses	11,164	7.07
Total operating expenses	**$31,584**	**19.99**
INTEREST CHARGES:		
Deposits net	$90,857	57.51
Advances from Federal Home Loan Bank	13,216	8.37
Other	2,310	1.46
Total interest charges	**$106,383**	**67.34**
Nonoperating expenses	$7,984	5.05
Income taxes	3,628	2.30
Total expenses	**$149,579**	**94.68**
Net income	8,409	5.32
Adjustments to prior period income or expenses	(109)	(.07)
Adjusted net income	8,300	5.25

Table No. 18
STATEMENT OF ASSETS, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Investment Securities	Accrued Interest Receivable	Fixed Assets	Other Assets	Total Assets
Cargill Bank of Connecticut	$5,639	$34	$642	$239	$25,520
Connecticut Savings and Loan	379	1	40	176	13,613
Danbury Savings and Loan	22,717	211	3,312	23,804	257,133
Eastern Savings and Loan	5,842	164	2,424	979	75,218
First New London Savings and Loan	875	14	54	189	19,642
Naugatuck Valley Savings and Loan	8,150	49	1,002	821	81,245
Shelton Savings and Loan	6,000	71	1,456	1,228	87,395
The Bank of Hartford	15,915	161	2,490	11,384	252,631
Windsor Locks Savings and Loan	2,322	15	71	239	20,969
Group Total	**67,839**	**720**	**11,491**	**39,059**	**833,366**
Farmington Valley Savings and Loan Assn.	13,180	182	824	305	54,232
Heritage Savings and Loan	50,210	32	4,930	11,965	300,436
Savings and Loan Association of Southington	3,762	121	747	483	70,648
Security Savings and Loan	35,192	725	1,965	762	118,677
Sentry Savings and Loan Association	6,838	96	253	319	9,984
Group Total	**109,182**	**1,156**	**8,719**	**13,834**	**553,977**
Grand Total	**$177,021**	**$1,876**	**$20,210**	**$52.893**	**$1,387,343**
Percent to Total Assets	**12.76**	**.14**	**1.46**	**3.81**	**100.00**

Table No. 19
STATEMENT OF LIABILITIES, DEC. 31, 1985
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Fixed Maturity Deposits	Now Supernow and Other Transaction Accounts	Money Market Deposit Accounts (MMDA)	Passbook Accounts
Cargill Bank of Connecticut	$11,949	$2,461	$2,255	$6,546
Connecticut Savings and Loan	6,349	0	0	3,203
Danbury Savings and Loan	96,001	13,143	33,045	29,028
Eastern Savings and Loan	42,877	3,298	13,425	9,201
First New London Savings and Loan	11,429	0	3,710	2,332
Naugatuck Valley Savings and Loan	40,581	3,508	16,232	14,035
Shelton Savings and Loan	45,900	5,248	16,161	11,265
The Bank of Hartford	137,622	19,735	28,036	23,721
Windsor Locks Savings and Loan	12,732	661	2,323	3,076
Group Total	**405,440**	**48,054**	**115,187**	**102,407**
Farmington Valley Savings and Loan Assn.	29,176	5,172	11,043	2,385
Heritage Savings and Loan	167,396	15,278	33,351	33,034
Savings and Loan Association of Southington	34,112	1,251	11,637	7,913
Security Savings and Loan	65,943	12,744	10,731	15,636
Sentry Savings and Loan Association	3,660	61	3,754	15
Group Total	**300,287**	**34,506**	**70,516**	**58,983**
Grand Total	**$705,727**	**$82,560**	**$185,703**	**$161,390**
Percent to Total Assets	**50.87**	**5.95**	**13.39**	**11.63**

Table No. 19

STATEMENT OF LIABILITIES, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	FHL Bank Advances	Other Borrowed Money	Other Borrowings	Other Liabilities	Total Liabilities
Cargill Bank of Connecticut	$1,000	$ 0	$ 0	$335	$24,395
Connecticut Savings and Loan	2,800	84	0	675	13,111
Danbury Savings and Loan	50,700	17,073	8	17,200	245,478
Eastern Savings and Loan	2,500	19	0	1,939	72,179
First New London Savings and Loan	1,100	0	0	147	18,669
Naugatuck Valley Savings and Loan	3,000	0	0	1,128	78,048
Shelton Savings and Loan	4,500	0	275	2,451	84,319
The Bank of Hartford	29,210	0	0	7,290	244,735
Windsor Locks Savings and Loan	0	111	0	500	19,330
Group Total	**94,810**	**17,287**	**283**	**31,665**	**800,264**
Farmington Valley Savings and Loan Assn.	3,000	0	0	784	51,588
Heritage Savings and Loan	31,450	6,071	0	4,190	289,423
Savings and Loan Association of Southington	9,635	0	75	2,424	65,415
Security Savings and Loan	4,000	0	500	3,071	110,837
Sentry Savings and Loan Association	0	0	0	56	7,546
Group Total	**48,085**	**6,071**	**575**	**10,525**	**524,809**
Grand Total	**$142,895**	**$23,358**	**$858**	**$42,190**	**$1,325,073**
Percent to Total Assets	**10.30**	**1.68**	**.06**	**3.04**	**95.51**

Table No. 20
STATEMENT OF NET WORTH, DEC. 31, 1985
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Permanent Reserve or Guaranty Stock	Paid In Surplus	Appraised Equity Capital	Reserves	Undivided Profits Retained Earnings	Net Undistributed Income	Total Regulatory Net Worth	Total Liabilities And Regulatory Net Worth
Cargill Bank of Connecticut	$ 0	$ 0	$ 0	$624	$501	$ 0	$1,125	$25,520
Connecticut Savings and Loan	0	0	0	234	268	0	502	13,613
Danbury Savings and Loan	0	0	0	6,241	5,414	0	11,655	257,133
Eastern Savings and Loan	0	0	0	0	3,039	0	3,039	75,218
First New London Savings and Loan	0	0	0	663	310	0	973	19,642
Naugatuck Valley Savings and Loan	0	0	0	1,796	1,401	0	3,197	81,245
Shelton Savings and Loan	0	0	0	0	3,076	0	3,076	87,395
The Bank of Hartford	0	0	474	5,144	2,278	0	7,896	252,631
Windsor Locks Savings and Loan	0	0	0	723	916	0	1,639	20,969
Group Total	**0**	**0**	**474**	**15,425**	**17,203**	**0**	**33,102**	**833,366**
Farmington Valley Savings and Loan Assn.	1,333	691	0	59	390	171	2,644	54,232
Heritage Savings and Loan	496	3,370	384	6,057	870	(164)	11,013	300,436
Savings and Loan Association of Southington	760	956	0	1,100	2,417	0	5,233	70,648
Security Savings and Loan	1,574	4,950	0	592	724	0	7,840	118,677
Sentry Savings and Loan Association	1,331	1,323	0	0	(216)	0	2,438	9,984
Group Total	**5,494**	**11,290**	**384**	**7,808**	**4,185**	**7**	**29,168**	**553,977**
Grand Total	**$5,494**	**$11,290**	**$858**	**$23,233**	**$21,388**	**$ 7**	**$62,270**	**$1,387,343**
Percent to Total Assets	**.40**	**.81**	**.06**	**1.67**	**1.54**	**.00**	**4.49**	**100.00**

Table No. 22
INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DEC. 31, 1985
(Amounts in thousands of dollars)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Operating Income				
	Interest on Mortgage Loans and Contracts	Interest on Mortgage Back Pass-Through Securities	Interest on Commercial Loans	Interest on Consumer Loans	Interest/Dividends on Investments and Deposits
Cargill Bank of Connecticut	$1,706	$76	$ 5	$241	$413
Connecticut Savings and Loan	1,099	13	1	67	30
Danbury Savings and Loan	19,115	1,974	607	690	1,405
Eastern Savings and Loan	5,856	21	0	1,031	753
First New London Savings and Loan	1,523	0	0	268	143
Naugatuck Valley Savings and Loan	6,939	0	0	588	617
Shelton Savings and Loan	7,063	135	0	572	679
The Bank of Hartford	17,668	143	711	3,667	814
Windsor Locks Savings and Loan	1,774	0	0	92	190
Group Total	**62,743**	**2,362**	**1,324**	**7,216**	**5,044**
Farmington Valley Savings and Loan Assn.	2,340	377	347	545	1,277
Heritage Savings and Loan	19,201	2,186	2,212	1,949	5,500
Savings and Loan Association of Southington	4,683	201	189	509	516
Security Savings and Loan	6,209	468	122	1,832	3,174
Sentry Savings and Loan Association	109	33	0	1	397
Group Total	**32,542**	**3,265**	**2,870**	**4,836**	**10,864**
Grand Total	**$92,285**	**$5,627**	**$4,194**	**$12,052**	**$15,908**

Table No. 22
INCOME AND DIVIDENDS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Operating Income				
	Income From Financing Leases	Fees and Charges	Other Operating Income	Total Operating Income	Nonoperating Income
Cargill Bank of Connecticut	$ 0	$86	$39	$2,566	$ 8
Connecticut Savings and Loan	0	171	8	1,389	6
Danbury Savings and Loan	0	2,236	1,867	27,894	1,693
Eastern Savings and Loan	0	200	112	7,973	30
First New London Savings and Loan	0	78	25	2,037	
Naugatuck Valley Savings and Loan	0	544	113	8,801	5
Shelton Savings and Loan	0	747	225	9,421	42
The Bank of Hartford	1,892	1,541	1,146	27,582	84
Windsor Locks Savings and Loan	0	58	8	2,122	25
Group Total	**1,892**	**5,661**	**3,543**	**89,785**	**1,893**
Farmington Valley Savings and Loan Assn.	0	406	23	5,315	13
Heritage Savings and Loan	0	1,525	2,084	34,657	5,198
Savings and Loan Association of Southington	0	228	104	6,430	65
Security Savings and Loan	0	727	53	12,585	1,441
Sentry Savings and Loan Association	0	66		606	
Group Total	**0**	**2,952**	**2,264**	**59,593**	**6,717**
Grand Total	**$1,892**	**$8,613**	**$5,807**	**$149,378**	**$8,610**

Table No. 22
INCOME AND DIVIDENDS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Total Income	Operating Expenses			
		Directors Fees	Officers & Employees Compensation	Office Occupancy Expense	Furniture Fixtures Equipment & Automobile Expenses
Cargill Bank of Connecticut	$2,574	$11	$289	$50	$94
Connecticut Savings and Loan	1,395	15	208	46	41
Danbury Savings and Loan	29,587	97	2,828	420	768
Eastern Savings and Loan	8,003	27	782	137	103
First New London Savings and Loan	2,037	22	135	28	32
Naugatuck Valley Savings and Loan	8,806	26	725	104	187
Shelton Savings and Loan	9,463	28	769	86	259
The Bank of Hartford	27,666	43	2,489	503	475
Windsor Locks Savings and Loan	2,147	8	188	42	36
Group Total	**91,678**	**277**	**8,413**	**1,416**	**1,995**
Farmington Valley Savings and Loan Assn.	5,328	14	429	108	109
Heritage Savings and Loan	39,855	66	3,321	726	1,010
Savings and Loan Association of Southington	6,495	34	276	54	17
Security Savings and Loan	14,026	27	1,280	316	190
Sentry Savings and Loan Association	606	0	248	47	47
Group Total	**66,310**	**141**	**5,554**	**1,251**	**1,373**
Grand Total	**$157,988**	**$418**	**$13,967**	**$2,667**	**$3,368**

Table No. 24
THE SAVINGS BANK LIFE INSURANCE COMPANY

Dec. 31, 1985 marked the completion of the 44th year of operations of the Connecticut system of Savings Bank Life Insurance, which at year-end consisted of 57 savings banks in this state. Of the 57 SBLI banks, 20 are issuing banks, so called because they have formed separate life insurance departments that issue contracts of life insurance; 37 are agency banks, acting as agents of the issuing banks.

Savings banks are authorized to write ordinary and group policies. Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Co., Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The company operates under a charter granted by the state and is duly licensed by the Insurance Commissioner.

The number and amount of ordinary policies and group certificates in force in the 20 issuing banks as of Dec. 31, 1985 were as follows:

	ORDINARY		TOTAL GROUP		TOTAL	
Bank	**No.**	**Amount****	**No.**	**Amount**	**No.**	**Amount****
American	723	$ 8,091	6,647	117,344	7,370	125,435
Banking Center	6,187	26,850	6,190	107,255	12,377	134,105
BankMart	1,663	10,794	3,946	74,342	5,609	85,136
Berlin	1,361	6,924	27,637	123,783	28,998	130,707
Bristol	2,268	9,053	2,818	65,990	5,086	75,043
Buritt	4	70	1,747	31,436	1,751	31,506
Central	282	2,726	2,458	44,049	2,740	46,775
Chelsea Groton	2,182	7,450	3,308	46,915	5,490	54,365
Connecticut	6,996	28,035	5,051	97,668	12,047	125,703
Danbury	616	1,915	1,264	24,332	1,880	26,247
Derby	595	5,373	4,260	62,750	4,855	68,123
Dime of WLFD	205	2,372	3,523	49,059	3,728	51,431
Gateway	225	2,659	5,945	59,783	6,170	62,442
Liberty	83	916	4,091	57,314	4,174	58,230
Manchester	1,380	6,480	2,851	57,437	4,231	63,917
Mech. & Farm.	852	6,869	5,652	78,055	6,504	84,924
New England	566	5,949	5,697	88,088	6,263	94,037
New Haven	411	4,059	5,541	78,013	5,952	82,072
Norwich	3,609	14,119	3,800	65,471	7,409	79,590
People's	11,902	60,337	28,779	419,819	40,681	480,156
SBLI CO.	—	—	3,078	9,180	3,078	9,180
Total	**42,110**	**$211,041**	**134,283**	**$1,758,083**	**176,393**	**$1,969,124**

**ordinary insurance reflects dividend additions for Option 3 & 5 in force as of previous month

Officers of The Savings Bank Life Insurance Company

Chairman — Robert M. Geier
Vice Chairman — David J. Sullivan
President — Charles G. Katibian
Vice President — George B. Holmes
Treasurer — Alfred W. Driggs
Secretary — Lorraine S. Pfister
Medical Director — Allan B. Ainley, M.D.

Directors of The Savings Bank Life Insurance Company

James H. Doak Jr., President, The Central Bank for Savings
Norman E. W. Erickson, President, American Savings Bank
Francis P. Feeney, President, The Dime Savings Bank of Wallingford
Richard F. Freeman, President, The BankMart
Robert M. Geier, President, The New Haven Savings Bank
Edgar C. Gerwig, President, Mechanics Savings Bank
William R. Johnson, President, The Savings Bank of Manchester
Leonard N. Mainiero, Executive Vice President, People's Bank
David J. Sullivan, President, Mechanics & Farmers Savings Bank

Table No. 25
LICENSED MONEY FORWARDERS

License Number	Date Issued	Issued To	Type of Business
6	12-2-81	Republic Money Orders, Inc. Pacific & Ervay Streets P.O. Box 2048 Dallas, Tex. 75201	Travelers Checks and Money Orders
16	10-16-85	Deak-Perera Connecticut 80 Atlantic St. Stamford, CT 06901	Travelers Checks and Money Orders
17	12-2-81	Pekao Trading Corp. 470 Park Ave., South New York, N.Y. 10016	Money Orders
21	12-9-81	Citicorp Services, Inc. 8430 W. Bryn Mawr Ave. Chicago, Ill. 60631	Travelers Checks
22	1-13-82	The Chase Manhattan Corp. 1 Chase Manhattan Plaza New York, N.Y. 10081	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 11 W. 42nd St. New York, N.Y. 10036	Travelers Checks
24	6-16-82	Bank America Corp. 555 California St. San Francisco, Calif. 94104	Travelers Checks
25	8-10-82	Northeast Bancorp, Inc./Union Financial Services Corp. 205 Church St. New Haven, CT 06502	Travelers Checks
27	7-13-83	Associates Financial Express, Inc. 250 Carpenter Freeway Irving, Tex. 75062 MAILING ADDRESS: P.O. Box 220097 Dallas, Tex. 75222	Money Orders
28	7-2-84	Travellers Cheque Associates, Ltd. 154 Edwards St. Brighton, Sussex, BH2 2LH, England	Travelers Checks
26	11-23-81	American Express Travel Related Services, Inc. American Express Tower World Financial Center New York, N.Y. 10285	Travelers Checks and Money Orders
3	11-23-81	Travellers Express Co., Inc. 5075 Wayzata Blvd. Minneapolis, Minn. 55416	Money Orders

COMPARATIVE REPORT OF CONDITION
Table No. 26—CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS
DEC. 31, 1985 AND DEC. 31, 1984

(Amounts in thousands of dollars)

ASSETS	Dec. 31, 1985 123 Credit Unions	Dec. 31, 1984 132 Credit Unions*	Increase or (Decrease)
Loans to members, gross	$285,687	$250,797	$34.890
Less allowance for loan losses	(2,279)	(2,139)	140
Loans to members, net	283,408	248,658	34,750
Cash on hand and in checking accounts	9,937	6,178	3,759
Deposits in savings banks and savings and loan associations	8,620	6,400	2,220
Common trust and U.S. Government obligations	15,918	12,750	3,168
Other investments	92,503	46,600	45,903
Office building, furniture and equipment	4,651	4,313	338
Other assets	4,247	3,250	997
Total Assets	**$419,284 ****	**$328,149 *****	**$91,135**
LIABILITIES AND EQUITY			
Due shareholders	$385,813	$300,354	$85,459
Notes payable	1,929	1,350	579
Other liabilities	7,986	7,371	615
Total liabilities	395,728	309,075	86,653
Equity:			
Other reserves	4,971	4,274	697
Reserve for losses	11,041	9,287	1,754
Undivided earnings	7,544	5,513	2,031
Total equity	23,556	19,074	4,482
Total Liabilities and Equity	**$419,286 ****	**$328,149 *****	**$91,135**

* Adjusted to exclude 8 merged credit unions and 1 credit union converted to federal charter. Assets and liabilities of these credit unions were $2,190,152 on Dec. 31, 1984.

** Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $352,872,040.

*** Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $216,676,129.

Table No. 27 — STATEMENT OF ASSETS, DEC. 31, 1985

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$850,560	($6,197)	$844,362	$15,660	....	$251,856	$10,918	$8,840	$1,131,638
Allison Emp. Credit Union, Inc., Shelton	128,016	(1,691)	126,325	4,704	$2,326	114,854	....	1,094	249,306
American Mutual Credit Union, Inc., Bloomfield	142,857	(3,367)	139,490	1,311	....	2,444	....	509	143,755
American Standard Emp. Credit Union, Inc., Wauregan	428,523	(843)	427,680	20,912	....	70,774	....	3	519,370
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	940,545	(5,861)	934,683	4,356	....	122,403	3	859	1,062,305
Amstar Corporation Emp. Credit Union, Inc., Versailles	301,204	(3,116)	298,087	8,235	....	46,150	17	(208)	352,283
B.M.G. Emp. Credit Union, Inc., Bridgeport	653,035	(24,449)	628,585	6,394	....	89,910	166	30,804	755,860
Backus Hospital Emp. Credit Union, Inc., Norwich	1,308,294	(2,948)	1,305,346	49,793	....	299,212	43,172	16,769	1,714,294
Barden Emp. Credit Union, Inc., Danbury	1,381,517	(18,635)	1,362,881	93,268	240,814	1,316,581	39,906	61,177	3,114,628
Bearing Workers Credit Union, Inc., New Britain	824,270	(15,080)	809,190	22,270	....	206,110	17,260	14,651	1,069,483
Berol Corporation Emp. Credit Union, Inc., Danbury	724,477	(10,334)	714,143	18,749	710	222,549	12,744	1,080	969,977
Bethel Stamford Credit Union, Inc., Stamford	3,784	(455)	3,329	2,133	....	28,933	....	155	34,552
Bic Pen Emp. Credit Union, Inc., Devon	1,240,504	(7,202)	1,233,301	141,028	....	168,849	19,348	9,797	1,572,325
Brand-Rex Emp. Credit Union, Inc., Willimantic	422,693	(9,509)	413,183	23,153	....	27,038	...	10,371	473,746
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bpt.	37,595	(6.232)	31,363	4,146	12	20,023	6	....	55,551
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bpt.	72,000	(944)	71,055	5,627	84,071	50,662	5	209	211,631
Bridgeport Machines Credit Union, Inc., Bridgeport	431,126	(4,749)	426,377	3,956	....	51,690	1,946	10,439	494,409
C.H.H. Credit Union, Inc., Torrington	856,484	(7,851)	848,632	46,006	....	187,032	9,816	8,882	1,100,370
Carwin Emp. Credit Union, Inc., North Haven	123,096	(5,535)	117,560	6,675	....	68,547	5	125	192,915
Central Mutual Credit Union, Inc., Bloomfield	159,222	(810)	158,411	3,804	....	2,252	....	565	165,033
Cilco Emp. Credit Union, Bridgeport	405,323	(5,021)	400,301	16,002	48,420	198,011	2,637	1,097	666,471
Citizens Protective Mutual Benefit Association, Bloomfield	82,469	(1,688)	80,781	4,294	....	38,263	6	379	123,725
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	236,791	(6,012)	230,779	11,941	....	50,561	3	18,035	311,320
Cody Mutual Benefit Association, Windsor	161,408	(10,000)	151,408	7,515	....	215,131	3	283	374,342
Community Credit Union, Inc., Ansonia	471,067	(23,605)	447,461	41,826	....	104,811	85	23,737	617,922
Community Service Credit Union, Inc., Groton	41,687,484	(170,012)	41,517,472	2,828,214	4,435,661	4,486,335	1,068 059	512,706	54,848,449
Connecticut State Emp. Credit Union, Inc., Hartford	62,177,878	(400,000)	61,777,878	1,097,841	7,200,110	17,701,745	915.638	824,971	89,518,185
Co-Operative Credit Union, Inc., West Hartford	61,851	....	61,851	10,624	....	35,238	2	....	107,716
D.K.H. Credit Union, Inc., Putnam	771,072	(8,987)	762,084	35,507	....	691,705	4,665	23,896	1,517,859
D-O Credit Union, Inc., Stamford	292,263	....	292,263	490	....	206,789	2	4.518	504,063
Dairy Industry Credit Union, North Haven	236,340	(9,036)	227,303	....	....	160,374	4	318	388,000
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,500,560	(2,129)	2,498,430	158,886	119	553,727	4,081	6,370	3,221,616
Danco Emp. Credit Union, Inc., Putnam	34,657	(514)	34,143	7,765	....	51,787	....	334	94,030
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	294,741	(4,347)	290,394	10,794	....	39,733	180	3,965	345,068
Dutch Point Credit Union, Inc., Wethersfield	39,945,092	(41,161)	39,903,931	752,255	998,689	17,835,053	714,134	782,862	60,986,927
EIS Emp. Credit Union, Inc., Berlin	404,648	(1,056)	403,592	10,273	92,125	375,060	350	4,480	885,882
East Haven Municipal Emp. Credit Union, Inc., East Haven	390,319	(920)	389,398	15,905	....	84,056	....	9,621	498,981
Enbic Company Emp. Credit Union, Inc., Simbsbury	347,762	(566)	347,195	31,134	....	63,461	5	3,858	445,654
First Connecticut Credit Union, Inc., Wallingford	8,589,038	(72,711)	8,516,327	51,412	....	2,971,500	64,074	99,260	11,702,575
Fluids Control Division Emp. Credit Union, Inc., Hamden	288,529	(418)	288,111	17,352	....	200,584	2.176	1,112	509,336

Table No. 22
INCOME AND DIVIDENDS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Operating Expenses		Interest Charges		
	Other Operating Expenses	Total Operating Expenses	Deposits Net	Advances From Federal Home Loan Bank	Other
Cargill Bank of Connecticut	$206	$650	$1,680	$64	$ 3
Connecticut Savings and Loan	93	403	704	127	14
Danbury Savings and Loan	1,744	5,857	13,907	4,361	1,240
Eastern Savings and Loan	526	1,575	5,597	117	20
First New London Savings and Loan	83	300	1,473	80	2
Naugatuck Valley Savings and Loan	714	1,756	5,806	410	24
Shelton Savings and Loan	560	1,702	6,065	364	28
The Bank of Hartford	1,727	5,237	16,580	3,449	80
Windsor Locks Savings and Loan	126	400	1,645	28	0
Group Total	**5,779**	**17,880**	**53,457**	**9,000**	**1,411**
Farmington Valley Savings and Loan Assn.	396	1,056	3,569	152	13
Heritage Savings and Loan	2,977	8,100	21,732	3,491	788
Savings and Loan Association of Southington	365	746	4,097	111	0
Security Savings and Loan	1,460	3,273	7,748	462	98
Sentry Savings and Loan Association	187	529	254	0	0
Group Total	**5,385**	**13,704**	**37,400**	**4,216**	**899**
Grand Total	**$11,164**	**$31,584**	**$90,857**	**$13,216**	**$2,310**

Table No. 22
INCOME AND DIVIDENDS, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUAL GROUP 2 STOCK	Total Interest Charges	Nonoperating Expenses	Income Taxes	Total Expenses	Net Income	Adjusments To Prior Period Income or Expenses	Adjusted Net Income
Cargill Bank of Connecticut	$1,747	$11	$31	$2,439	$135	$ 0	$135
Connecticut Savings and Loan	845	8	16	1,272	123	0	123
Danbury Savings and Loan	19,508	353	1,100	26,818	2,769	0	2,769
Eastern Savings and Loan	5,734	26	208	7,543	460	17	477
First New London Savings and Loan	1,555	0	30	1,885	152	0	152
Naugatuck Valley Savings and Loan	6,240	20	231	8,247	559	0	559
Shelton Savings and Loan	6,457	72	432	8,663	800	0	800
The Bank of Hartford	20,109	616	596	26,558	1,108	0	1,108
Windsor Locks Savings and Loan	1,673	0	6	2,079	68	0	68
Group Total	**63,868**	**1,106**	**2,650**	**85,504**	**6,174**	**17**	**6,191**
Farmington Valley Savings and Loan Assn.	3,734	0	147	4,937	391	0	391
Heritage Savings and Loan	26,011	6,219	17	40,347	(492)	77	(415)
Savings and Loan Association of Southington	4,208	1	470	5,425	1,070	0	1,070
Security Savings and Loan	8,308	657	344	12,582	1,444	(203)	1,241
Sentry Savings and Loan Association	254	1	0	784	(178)	0	(178)
Group Total	**42,515**	**6,878**	**978**	**64,075**	**2,235**	**(126)**	**2,109**
Grand Total	**$106,383**	**$7,984**	**$3,628**	**$149,579**	**$8,409**	**$(109)**	**$8,300**

Table No. 23 — ABSTRACTS OF REPORTS FROM 1946-1985 (Amounts in thousands of dollars)

Year	Number of Associations	Loans on real estate	Assets						Liabilities				
			Loans on savings accounts and other loans	U.S. Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	Total assets or liabilities
1946	33	32,691	173	10,407	272	1,313	95	65	39,426	1,284	578	3,729	**45,019**
1947	32	39,407	222	8,646	312	1,310	97	78	43,484	1,576	882	4,131	**50,074**
1948	32	47,405	331	6,250	449	1,608	97	139	47,966	2,211	1,515	4,588	**56,282**
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	**60,461**
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	**67,257**
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	**79,127**
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	**90,721**
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	**103,833**
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	**117,438**
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	**135,874**
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	**149,839**
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	**151,306**
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	**164,985**
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	**176,470**
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	**184,594**
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	**201,664**
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	**222,135**
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	**249,681**
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	**276,688**
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	**300,473**
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	**312,232**
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	**327,821**
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	**350,323**
1969	19	323,405	7,769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	**374,258**
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	**405,817**
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	**472,547**
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	**554,110**
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	**633,050**
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	**682,924**
1975	17	614,889	32,746	....	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	**751,059**
1976	17	667,462	44,272	....	73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	**823,549**
1977	17	740,979	57,979	....	89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	**927,790**
1978	17	815,538	72,635	....	97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	**1,030,806**
1979	18	913,430	56,274	....	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	**1,117,961**
1980	19	947,455	66,318	....	123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	**1,193,336**
1981	19	981,835	72,014	....	135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	**1,264,501**
1982	17	958,639	72,246	....	173,840	18,886	18,599	33,905	1,045,515	159,322	17,926	53,352	**1,276,115**
1983	15	1,032,480	113,157	....	210,236	24,014	23,062	57,402	1,185,135	191,987	23,170	60,059	**1,460,351**
1984	16	1,292,519	169,087	....	164,550	33,719	25,709	80,391	1,416,952	250,283	28,078	70,662	**1,765,975**
1985	14	948,627	157,762	....	177,021	25,795	21,945	56,193	1,135,380	167,111	22,582	62,270	**1,387,843**

[1] Included with Securities

Food Distributor Emp. Credit Union, Inc., Cheshire	$81,950	($2,450)	$79,500	$7,444	....	$19,751	$1	$1,565	$108,262
G & D Emp. Credit Union, Inc., Kensington	53,141	(2,531)	50,610	12,530	16,508	877	1	1,106	81,634
H-K Associates Credit Union, Inc., Elmwood	488,532	(9,455)	479,077	36,577	....	51,531	5	....	567,191
H.S.R. Credit Union, Inc., New Haven	3,268,391	(14,270)	3,254,120	14,140	....	1,428,498	23,910	64,336	4,785,007
Hartford Courant Emp. Credit Union, Inc., Hartford	1,094,430	(2,322)	1,092,108	111,491	200,000	2,460,940	8	64,030	3,928,578
Hartford Hospital Emp. Credit Union, Inc., Hartford	6,393,875	(99,876)	6,293,999	280,192	....	1,569,637	473,142	140,630	8,757,602
Hartford Postal Emp. Credit Union, Inc., Hartford	4,810,161	(51,717)	4,758,443	73,423	....	2,448,835	28,465	62,513	7,371,682
Heim Emp. Credit Union, Inc., Fairfield	132,882	(7,064)	125,817	5,452	....	59,498	....	900	191,669
Heli-Coil Emp. Credit Union, Inc., Danbury	393,127	(3,198)	389,929	944	....	231,532	1	3,646	626,053
Heublein Emp. Credit Union, Inc., Hartford	1,934,204	(12,800)	1,921,404	37,365	....	846,897	2	3,361	2,809,031
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	85,973	(881)	85,092	15,003	....	79,934	2	2,867	182,898
Jewish National Workers Mutual Benefit Assoc., West Hartford	92,927	(7,990)	84,937	2,242	....	72,406	4	1,614	161,205
Jordan Mutual Benefit Association, Bloomfield	692,529	(114,769)	577,760	44,791	....	307,000	1	....	929,553
Kaman Emp. Credit Union, Inc., Bloomfield	2,815,907	(11,639)	2,804,268	229,102	73,520	3,898,025	....	121,997	7,126,914
Keney Mutual Benefit Association, Glastonbury	85,186	(842)	84,343	1,007	....	6,508	1	....	91,860
Kief Protective Mutual Benefit Association, Bloomfield	1,841,719	(2,550)	1,839,169	170,656	....	318,929	1,656	3,954	2,334,365
Kimberly-Clark Emp. Credit Union, Inc., New Milford	900,117	(4,360)	895,757	24,800	....	414,928	15,265	14,409	1,365,161
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	104,699	(2,732)	101,966	7,780	6,410	110,336	6	1,028	227,528
Loctite Emp. Credit Union, Inc., Newington	556,660	(10,476)	546,184	13,962	....	87,597	525	3,352	651,622
M.S.T. Emp. Credit Union, Inc.,. Bridgeport	239,400	(1,301)	238,098	25,714	....	72,246	5	17,656	353,720
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,984,350	(21,779)	1,962,571	73,139	587	829,050	34,335	10,386	2,910,071
Marlin Emp. Credit Union, Inc., North Haven	665,359	(8,989)	656,370	2,817	....	157,462	233	2,493	819,377
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	1,885,846	(26,174)	1,859,671	15,401	33,167	1,311,523	98,375	23,579	3,341,717
Meriden Industrial Credit Union, Inc., Meriden	773,014	(3,600)	769,414	35,312	....	319,344	1,446	33,256	1,158,773
Metropolitan District Emp. Credit Union, Inc., Hartford	4,203,782	(35,178)	4,168,603	119,574	....	865,537	16,752	48,028	5,218,496
Miles Emp. Credit Union, Inc., West Haven	238,065	(7,470)	230,595	38,008	1,528	100,630	8	3,202	373,973
Milford Mutual Benefit Association, Bloomfield	99,743	....	99,743	6,244	....	17,852	....	....	123,840
Mossberg & Sons Emp. Credit Union, Inc., North Haven	220,899	(503)	220,396	1,000	....	251,479	536	8,707	482,120
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	49,356	(2,948)	46,407	2,521	....	102,208	....	197	151,334
N.B. General Hospital Emp. Credit Union, Inc., New Britain	9,397,173	(41,034)	9,356,138	415,398	....	3,293,827	134,403	181,253	13,381,020
N.B. Municipal Emp. Credit Union, Inc., New Britain	870,361	(7,564)	862,797	60,454	....	344,371	5	8,349	1,275,977
New Haven Firefighters Credit Union, Inc., New Haven	1,477,732	(10,556)	1,467,176	17,153	361,609	459,768	1,856	23,087	2,330,651
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	769,902	(9,227)	760,674	5,473	12	223,183	4,616	16,432	1,010,393
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,568,051	(11,114)	1,556,937	31,648	108,887	323,136	3,311	....	2,023,920
New London Municipal Emp. Credit Union, Inc., New London	897,699	(16,921)	880,778	22,771	....	146,412	....	3,376	1,053,338
Nielsen Tool & Die Emp. Credit Union, Hartford	78,688	(2,867)	75,821	4,207	....	165,354	1	4,501	249,886
Northwest Protective Association, Avon	172,960	(1,325)	171,634	1,701	....	2,097	....	100	175,532
Norwalk Hospital Credit Union, Inc., Norwalk	1,590,343	(16,263)	1,574,080	2,188	....	1,230,818	56,884	53,416	2,917,388
Norwalk Municipal Emp. Credit Union, Inc., South Norwalk	9,169,832	(183,682)	8,986,149	13,056	....	3,891,880	6,354	91,626	12,989,066
O.Z./Gedney Emp. Credit Union, Inc., Terryville	110,549	(1,256)	109,292	2,996	....	68,142	126	1,068	181,626

Table No. 27 — STATEMENT OF ASSETS, DEC. 31, 1985—Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Olin Emp. of Stamford Credit Union, Inc., Stamford	$2,152,311	($11,597)	$2,140,713	$38,608	$91,921	$864,032	$2	$24,670	$3,159,947
Orange Credit Union, Inc., Orange	503,461	(3,857)	499,603	11,191	....	190,540	5	1,158	702,499
Peabody Credit Union, Inc., Stamford	82,330	(3,307)	79,022	33,146	37,017	12,418	3	1,601	163,210
Perm-O-Last Emp. Credit Union, Inc., Waterbury	293,477	(2,149)	291,328	10,507	....	119,486	440	2,254	424,016
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,619,507	(6,917)	1,612,590	57,457	2,798	157,099	40,573	1,235	1,871,755
Piaterer Mutual Benefit Association, Glastonbury	21,462	(295)	21,167	7,171	....	13,434	....	684	42,457
Pratt-Read Emp. Credit Union, Inc., Ivoryton	85,177	(12,562)	72,615	2,406	231	42,629	49	556	118,488
Regional Water Authority Emp. Credit Union, Inc., New Haven	782,635	(5,697)	776,938	59,915	....	182,475	8,528	4,586	1,032,444
Robertson Paper Box Emp. Credit Union, Inc., Montville	331,267	(11,979)	319,287	(1,015)	....	101,358	26,073	10,233	455,937
Royal Emp. Credit Union, Inc., Plainfield	382,357	(6,687)	375,669	2,835	....	279,896	8,929	4,158	671,490
Self Protective Mutual Benefit Association, Hartford	238,596	(10,000)	228,596	3,337	....	16,619	....	....	248,552
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	225,075	(5,431)	219,644	10,296	....	219,685	143	4,420	454,191
Sherwood Medical Industries Credit Union, Inc., Waterbury	539,459	(2,653)	536,806	16,047	....	77,314	13,930	4,593	648,692
Shoreline Credit Union, Inc., Branford	1,154,982	(23)	1,154,958	57,916	800	520,462	2,958	12,953	1,750,050
SoConn Gas Emp. Credit Union, Inc., Bridgeport	864,202	(1,500)	862,702	825	....	152,716	617	2,742	1,019,603
Somers Brass Emp. Credit Union, Inc., Waterbury	130,803	(2,203)	128,600	16,763	....	51,621	....	2,005	198,991
South End Mutual Benefit Association, West Hartford	1,132,194	(14,273)	1,117,921	94,893	....	282,344	17,991	4,921	1,518,072
Stamford Hospital Emp. Credit Union, Inc., Stamford	1,437,118	(8,772)	1,428,345	95,525	....	689,780	40,108	13,812	2,267,573
Stanadyne Emp. Credit Union, Inc., Hartford	1,771,695	(66,714)	1,704,980	107,259	....	291,104	17,655	7,511	2,128,511
Standard Paper Credit Union, Inc., Bloomfield	16,006	....	16,006	3,636	....	9,580	....	397	29,621
State Police Credit Union, Inc., Meriden	4,835,158	(14,473)	4,820,684	79,679	1,676,063	3,911,994	14,491	50,118	10,553,031
Stonington Community Credit Union, Inc., Pawcatuck	3,555,256	(74,465)	3,480,790	282,665	....	1,376,779	178,089	149,420	5,467,746
Superior Electric Emp. Credit Union, Inc., Bristol	1,713,885	(11,046)	1,702,838	174,785	....	515,960	31,211	19,800	2,444,595
Taylor & Fenn Co., Emp. Credit Union, Inc., Windsor	44,197	(1,765)	42,432	8,327	....	43,373	....	2	94,135
Technicraft Credit Union, Inc., Thomaston	555,859	(13,697)	542,161	40,766	....	220,126	2,080	13,167	818,302
Torrington Company Emp. Credit Union, Inc., Torrington	5,162,758	(50,316)	5,112,442	46,827	....	4,949,406	23,749	180,613	10,313,039
Trumbull Credit Union, Inc., Trumbull	443,539	(8,263)	435,275	196,231	....	305,893	....	29,236	966,635
U.S.A. Emp. Credit Union, Inc., North Haven	47,976	—	47,976	6,124	....	16,265	....	1,026	71,393
U.S. Baird Emp. Credit Union, Inc., Stratford	561,307	(637)	560,669	13,066	....	128,834	....	154	702,725
United Credit Union of Norwalk, Inc., Norwalk	8,227,612	(52,815)	8,174,797	441,590	....	2,143,750	32,590	61,643	10,854,372
Universal Wire Division Emp. Credit Union, Inc., Clinton	33,594	(385)	33,208	....	....	30,087	3	458	63,758
University of Bridgeport Credit Union, Inc., Bridgeport	375,988	(1,679)	374,308	56,549	....	218,837	....	6,752	656,448
Veeder-Root Emp. Credit Union, Inc., Hartford	317,985	(50)	317,935	8,840	....	428,986	22	7,131	762,915
Vendors Mutual Benefit Association, Unionville	80,412	(6,763)	73,648	2,037	....	144,111	....	80	219,877
Victory Loan Mutual Benefit Association, West Hartford	291,151	....	291,151	13,751	....	138,586	....	....	443,489
Viking Wire Emp. Credit Union, Inc., Danbury	224,467	(2,343)	222,123	12,422	....	170,411	....	3,504	408,461
W.S.R. Emp. Credit Union, Inc., Fairfield	69,090	(1,282)	67,808	3,678	....	81,505	....	160	153,152
Wallace Barnes Emp. Credit Union, Inc., Bristol	7,200,624	(101,510)	7,099,114	213,225	44,868	1,203,849	277,461	14,848	8,853,366
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,770,602	(7,220)	1,763,381	72,834	156,364	1,841,139	6,558	28,626	3,868,904
Walnut Mutual Benefit Association, Unionville	666,436	(15,038)	651,397	5,377	....	60,176	131	120	717,203

WAYS Emp. Credit Union, Inc., Oakville	$85,421	($4,959)	$80,461	$12,303	....	$48,838	$2	....	$141,605
West Hartford Credit Union, Inc., Bloomfield	2,133,940	(60,000)	2,073,940	22,351	3,227	753,400	9,767	$48,979	2,911,668
Windsor Credit Union, Inc., West Hartford	827,004	(7,781)	819,223	16,691	....	114,273	63,462	6,277	1,019,927
Subtotals	**$285,687,043**	**($2,278,823)**	**$283,408,220**	**$9,936,780**	**$15,918,589**	**$101,122,999**	**$4,651,306**	**$4,246,595**	**$419,284,489**
Constitution State Corp. Credit Union, Inc., Wallingford	9,836,168	(327,803)	9,508,365	541,597	23,589,321	314,636,671	103,900	4,492,186	352,872,040
Totals	**$295,523,211**	**($2,606,626)**	**$292,916,585**	**$10,478,377**	**$39,507,910**	**$415,759,670**	**$4,755,206**	**$8,738,781**	**$772,156,529**

Table No. 28 — STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DEC. 31, 1985

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Acme Emp. Credit Union, Inc., Dayville	$1,012,311	....	$1,880	$1,572	....	$59,385	$56,488	$1,131,638	591	1,339
Allison Emp. Credit Union, Inc., Shelton	226,027	....	....	883	....	12,652	9,742	249,306	62	167
American Mutual Credit Union, Inc., Bloomfield	119,797	....	5,416	6,668	....	9,490	2,382	143,755	46	102
American Standard Emp. Credit Union, Inc., Wauregan	410,610	....	7,176	861	....	27,963	72,758	519,370	165	426
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	913,349	....	....	351	$54,800	57,810	35,995	1,062,305	399	627
Amstar Corporation Emp. Credit Union, Inc., Versailles	300,610	...	4,830	2,247	....	30,325	14,268	352,283	142	329
B.M.G. Emp. Credit Union, Inc., Bridgeport	664,927	....	2,570	7,142	....	24,031	57,188	755,860	250	550
Backus Hospital Emp. Credit Union, Inc., Norwich	1,670,802	....	2,651	1,861	....	38,978	....	1,714,294	455	1,276
Barden Emp. Credit Union, Inc., Danbury	2,719,612	....	46,449	12,773	....	113,000	222,793	3,114,628	528	1,369
Bearing Workers Credit Union, Inc., New Britain	880,235	....	....	1,344	86,208	48,024	53,670	1,069,483	801	1,422
Berol Corporation Emp. Credit Union, Inc., Danbury	827,919	....	....	5,896	5,000	23,753	107,408	969,977	623	696
Bethel Stamford Credit Union, Inc., Stamford	31,175	....	1,396	....	....	767	1,212	34,552	6	121
Bic Pen Emp. Credit Union, Inc., Devon	1,368,330	....	....	3,867	....	49,592	150,534	1,572,325	459	1,069
Brand-Rex Emp. Credit Union, Inc., Willimantic	437,894	....	....	1,637	....	1,524	32,690	473,746	417	704
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bpt.	47,825	....	2,372	19	....	191	5,143	55,551	23	90
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bpt.	155,205	....	4,183	53	11,000	9,876	31,311	211,631	72	159
Bridgeport Machines Credit Union, Inc., Bridgeport	478,810	....	5,609	2,511	....	6,580	897	494,409	254	834
C.H.H. Credit Union, Inc., Torrington	925,637	....	4,517	2,209	85,000	40,084	42,922	1,100,370	347	1,182
Carwin Emp. Credit Union, Inc., North Haven	181,969	....	2,052	343	....	5,994	2,554	192,915	71	223
Central Mutual Credit Union, Inc., Bloomfield	134,250	....	6,282	8,126	....	14,831	1,542	165,033	43	97
Cilco Emp. Credit Union, Inc., Bridgeport	591,720	....	9,600	8,311	....	20,985	35,854	666,471	97	219
Citizens Protective Mutual Benefit Association, Bloomfield	105,074	....	2,830	6,518	....	1,186	8,115	123,725	32	206
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	274,091	....	4,227	7,055	....	8,370	17,575	311,320	115	291
Cody Mutual Benefit Association, Windsor	266,751	....	16,940	15,374	22,243	43,483	9,549	374,342	76	227
Community Credit Union, Inc., Ansonia	552,978	....	8,095	1,095	....	32,549	23,203	617,922	324	1,006
Community Service Credit Union, Inc., Groton	52,176,280	$1,610,656	208,083	1,677,449	....	50,000	(874,020)	54,848,449	11,796	25,415
Connecticut State Emp. Credit Union, Inc., Hartford	83,413,282	....	1,499,021	143,966	1,970,537	2,490,851	526	89,518,185	18,785	42,799
Co-Operative Credit Union, Inc., West Hartford	74,309	4,100	3,655	2,015	....	11,151	12,485	107,716	34	75
D.K.H. Credit Union, Inc., Putnam	1,476,924	....	2,100	2,157	....	31,580	5,097	1,517,859	267	695
D-O Credit Union, Inc., Stamford	450,831	....	7,509	1,823	....	22,898	21,000	504,063	88	382
Dairy Industry Credit Union, North Haven	343,487	....	6,071	2,329	....	19,915	16,196	388,000	60	167
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,795,947	....	48,213	(367)	38,372	169,485	169,964	3,221,616	716	2,097
Danco Emp. Credit Union, Inc., Putnam	67,024	....	1,907	50	....	8,925	16,122	94,030	34	128
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	275,738	....	3,234	3,642	....	22,648	39,803	345,068	135	360
Dutch Point Credit Union, Inc., Wethersfield	57,944,796	....	....	939,304	503,684	1,180,545	418,595	60,986,927	13,052	13,701
EIS Emp. Credit Union, Inc., Berlin	767,367	....	20,663	1,006	....	35,098	61,745	885,882	198	462
East Haven Municipal Emp. Credit Union, East Haven	440,279	....	....	693	....	30,699	27,309	498,981	204	414
Enbic Company Emp. Credit Union, Simsbury	401,703	....	11,316	623	....	20,402	11,608	445,654	167	490
First Connecticut Credit Union, Inc., Wallingford	10,812,103	1,161	74	90,493	228,097	295,657	274,987	11,702,575	3,635	13,963
Fluids Control Division Emp. Credit Union, Inc., Hamden	458,802	....	....	2,702	....	19,974	27,857	509,336	227	227

Food Distributor Emp. Credit Union, Inc., Cheshire	$92,636	....	$391	....	....	$9,671	$5,563	$108,262	52	180
G & D Emp. Credit Union, Inc., Kensington	66,213	....	1,873	60	....	3,654	9,832	81,634	24	87
H-K Associates Credit Union, Inc., Elmwood	458,510	....	7,408	(530)	50,000	22,436	29,366	567,191	168	273
H.S.R. Credit Union, Inc., New Haven	4,277,732	....	112,609	38,001	31,248	194,969	130,445	4,785,007	1,022	2,413
Hartford Courant Emp. Credit Union, Inc., Hartford	3,420,095	....	68,429	2,872	56,197	92,885	288,097	3,928,578	369	1,571
Hartford Hospital Emp. Credit Union, Inc., Hartford	8,413,525	....	....	9,559	....	200,690	133,826	8,757,602	2,794	6,915
Hartford Postal Emp. Credit Union, Inc., Hartford	6,824,830	....	....	27,188	60,000	157,272	302,391	7,371,682	1,295	2,734
Heim Emp. Credit Union, Inc., Fairfield	168,605	....	3,414	63	....	6,114	13,470	191,669	78	228
Heli-Coil Emp. Credit Union, Inc., Danbury	503,984	....	7,981	(4,517)	39,500	43,000	36,105	626,053	192	378
Heublein Emp. Credit Union, Inc., Hartford	2,540,301	....	97,800	40,077	....	83,937	46,915	2,809,031	657	1,320
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	161,822	....	2,400	232	....	9,340	9,103	182,898	91	225
Jewish National Workers Mutual Benefit Assoc., West Hartford	111,723	....	6,277	8,500	....	10,702	24,002	161,205	37	119
Jordan Mutual Benefit Association, Bloomfield	788,546	....	59,063	38,536	....	695	42,711	929,553	185	436
Kaman Emp. Credit Union, Inc., Bloomfield	6,338,750	....	132,276	1,901	132,848	158,293	362,845	7,126,914	1,046	2,654
Keney Mutual Benefit Association, Glastonbury	56,413	....	2,647	5,410	....	18,147	9,240	91,860	48	173
Kief Protective Mutual Benefit Association, Bloomfield	1,889,765	....	131,787	106,313	....	146,415	60,084	2,334,365	259	691
Kimberly-Clark Emp. Credit Union, Inc., New Milford	1,096,527	....	....	3,267	....	71,278	194,087	1,365,161	290	1,011
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	205,300	....	5,175	167	300	7,058	9,525	227,528	97	250
Loctite Emp. Credit Union, Inc., Newington	603,931	....	9,184	829	2,000	19,556	16,120	651,622	207	460
M.S.T. Emp. Credit Union, Inc., Bridgeport	298,159	....	7,163	583	....	17,744	30,069	353,720	189	428
Manchester Memorial Hospital Credit Union, Inc., Manchester	2,601,199	....	15,372	2,390	....	88,376	202,732	2,910,071	742	1,726
Marlin Emp. Credit Union, Inc., North Haven	768,336	....	....	1,707	....	23,390	25,943	819,377	250	599
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	2,916,672	142,000	51,488	4,603	100,113	100,039	26,800	3,341,717	613	1,516
Meriden Industrial Credit Union, Inc., Meriden	1,100,459	21,002	....	2,741	....	34,306	264	1,158,773	271	777
Metropolitan District Emp. Credit Union, Inc., Hartford	4,751,911	....	1,167	5,944	83,277	331,251	44,944	5,218,496	939	1,663
Miles Emp. Credit Union, Inc., West Haven	333,327	6,131	4,303	1,599	....	9,849	18,765	373,973	187	454
Milford Mutual Benefit Association, Bloomfield	83,061	....	5,183	14,006	....	11,141	10,447	123,840	34	96
Mossberg & Sons Emp. Credit Union, Inc., North Haven	412,233	....	11,578	1,250	8,782	25,209	23,066	482,120	124	273
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	131,495	....	2,023	962	....	6,072	10,780	151,334	57	257
N.B. General Hospital Emp. Credit Union, Inc., New Britain	12,947,597	....	....	4,646	55,000	351,343	22,433	13,381,020	2,612	7,684
N.B. Municipal Emp. Credit Union, Inc., New Britain	965,071	....	25,000	....	50,000	69,271	166,634	1,275,977	355	757
New Haven Firefighters Credit Union, Inc., New Haven	1,906,213	....	66,498	6,135	5,000	142,513	204,291	2,330,651	366	874
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	884,040	....	....	5,200	49,631	54,377	17,143	1,010,393	241	638
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,821,039	....	32,240	2,339	....	78,107	90,194	2,023,920	578	1,079
New London Municipal Emp. Credit Union, Inc., New London	817,334	....	13,992	....	....	45,268	176,743	1,053,338	358	570
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	223,074	....	12,694	....	....	8,939	5,177	249,886	49	105
Northwest Protective Association, Avon	136,589	....	7,643	15,222	....	8,841	7,234	175,532	67	160
Norwalk Hospital Credit Union, Inc., Norwalk	2,735,217	....	15	16,568	78,349	78,421	8,816	2,917,388	575	1,466
Norwalk Municipal Emp. Credit Union, Inc., South Norwalk	11,863,164	....	77,264	6,017	....	321,539	721,081	12,989,066	1,580	3,017
O.Z./Gedney Emp. Credit Union, Inc., Terryville	161,452	....	3,184	741	....	6,469	9,778	181,626	81	253

Table No. 28 — STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DEC. 31, 1985—Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Olin Emp. of Stamford Credit Union, Inc., Stamford	$2,911,875	....	$39,500	$975	....	$90,206	$117,389	$3,159,947	682	1,275
Orange Credit Union, Inc., Orange	541,420	$84,442	8,786	592	$8,500	33,363	25,392	702,499	143	426
Peabody Credit Union, Inc., Stamford	140,533	....	....	39	....	13,913	8,723	163,210	51	150
Perm-O-Last Emp. Credit Union, Inc., Waterbury	372,257	....	....	1,145	....	22,221	28,391	424,016	135	286
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,669,320	....	29,701	5,505	2,000	108,609	56,617	1,871,755	659	1,561
Piaterer Mutual Benefit Association, Glastonbury	33,208	....	....	2,408	....	2,988	3,851	42,457	16	79
Pratt-Read Emp. Credit Union, Inc., Ivoryton	100,669	....	1,427	208	....	5,625	10,557	118,488	78	199
Regional Water Authority Emp. Credit Union, Inc., New Haven	868,013	....	16,520	778	....	41,649	105,482	1,032,444	196	516
Robertson Paper Box Emp. Credit Union, Inc., Montville	396,713	....	223	1,849	....	27,655	29,495	455,937	211	633
Royal Emp. Credit Union, Inc., Plainfield	585,657	18,931	256	1,800	643	18,407	45,792	671,490	255	463
Self Protective Mutual Benefit Association, Hartford	203,228	....	12,443	20,311	....	5,441	7,128	248,552	97	265
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	387,017	....	9,884	8,004	6,187	39,250	3,845	454,191	96	265
Sherwood Medical Industries Credit Union, Inc., Waterbury	526,874	11,000	7,689	560	18,000	39,328	45,240	648,692	332	470
Shoreline Credit Union, Inc., Branford	1,553,497	....	30,719	339	....	67,639	97,853	1,750,000	354	856
SoConn Gas Emp. Credit Union, Inc., Bridgeport	927,620	....	17,675	1,464	10,891	32,747	29,204	1,019,603	249	515
Somers Brass Emp. Credit Union, Inc., Waterbury	156,640	....	2,151	240	....	20,490	19,468	198,991	71	158
South End Mutual Benefit Association, West Hartford	1,246,003	....	65,020	90,216	....	62,347	54,484	1,518,072	358	695
Stamford Hospital Emp. Credit Union, Inc., Stamford	2,185,096	....	....	7,569	....	44,649	30,257	2,267,573	594	1,035
Stanadyne Emp. Credit Union, Inc., Hartford	1,994,399	....	3,699	4,854	70,000	55,263	293	2,128,511	770	1,936
Standard Paper Credit Union, Inc., Bloomfield	17,078	....	....	250	....	1,226	11,065	29,621	8	145
State Police Credit Union, Inc., Meriden	9,663,016	....	184,803	9,304	88,818	278,048	329,039	10,553,031	1,103	2,575
Stonington Community Credit Union, Inc., Pawcatuck	5,225,278	....	71,462	5,680	1,268	105,948	58,108	5,467,746	1,069	4,030
Superior Electric Emp. Credit Union, Inc., Bristol	2,193,686	....	3,901	6,355	11,524	91,786	137,341	2,444,595	537	1,410
Taylor & Fenn Co., Emp. Credit Union, Inc., Windsor	84,442	....	1,884	96	....	4,790	2,921	94,135	32	106
Technicraft Credit Union, Inc., Thomaston	786,385	....	146	5,590	....	3,114	23,065	818,302	252	564
Torrington Company Emp. Credit Union, Inc., Torrington	8,859,987	....	153,592	22,141	436,728	409,502	431,087	10,313,039	1,204	3,485
Trumbull Credit Union, Inc., Trumbull	868,954	....	12,920	1,890	....	27,148	55,722	966,635	210	701
U.S.A. Emp. Credit Union, Inc., North Haven	60,066	....	1,292	272	....	4,134	5,626	71,393	45	86
U.S. Baird Emp. Credit Union, Inc., Stratford	592,552	....	10,962	658	41,249	39,250	18,051	702,725	181	330
United Credit Union of Norwalk, Inc., Norwalk	10,361,434	....	....	75,929	260,000	134,712	22,296	10,854,372	1,773	2,854
Universal Wire Division Emp. Credit Union, Inc., Clinton	54,849	....	2,203	....	....	3,289	3,415	63,758	52	96
University of Bridgeport Credit Union, Inc., Bridgeport	598,315	....	....	3,245	....	20,701	34,185	656,448	198	523
Veeder-Root Emp. Credit Union, Inc., Hartford	721,192	....	35,980	342	....	203	5,196	762,915	175	480
Vendors Mutual Benefit Association, Unionville	147,341	....	9,731	7,761	....	13,819	41,224	219,877	27	129
Victory Loan Mutual Benefit Association, West Hartford	300,232	....	22,732	29,022	....	35,294	56,208	443,489	65	244
Viking Wire Emp. Credit Union, Inc., Danbury	354,464	....	2,158	1,623	17,000	17,552	15,663	408,461	64	166
W.S.R. Emp. Credit Union, Inc., Fairfield	135,261	....	2,291	....	....	11,383	4,216	153,152	27	70
Wallace Barnes Emp. Credit Union, Inc., Bristol	7,706,941	1,581	121,718	21,410	50,500	506,725	444,489	8,853,366	1,942	3,579
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	3,607,014	....	2,886	9,955	40,000	138,683	70,364	3,868,904	532	955
Walnut Mutual Benefit Association, Unionville	486,634	....	30,935	55,469	....	55,098	89,065	717,203	190	381

WAYS Emp. Credit Union, Inc., Oakville	$112,885	....	$4,176	$179	....	$7,940	$16,424	$141,605	39	140
West Hartford Credit Union, Inc., Bloomfield	2,279,950	....	102,005	165,792	100,000	200,000	63,920	2,911,668	713	1,404
Windsor Credit Union, Inc., West Hartford	721,124	27,868	48,566	68,922	....	39,352	114,093	1,019,927	269	855
Subtotals	**$385,812,802**	**$1,928,875**	**$4,008,530**	**$3,977,976**	**$4,970,505**	**$11,041,369**	**$7,544,432**	**$419,284,489**	**91,029**	**199,707**
Constitution State Corp. Credit Union, Inc., Wallingford	....	30,770,835	4,459,158	312,263,610	3,317,627	2,010,922	49,888	352,872,040	14	351
Totals	**$385,812,802**	**$32,699,710**	**$8,467,688**	**$316,241,586***	**$8,288,132**	**$13,052,291**	**$7,594,320**	**$772,156,529**	**91,043**	**200,058**

*Includes $312,210,499 in certificates, permanent and daily savings of member credit unions.

Table No. 29—CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DEC. 31, 1985

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$36,024	79.74%
Less borrowers interest refund	(745)	(1.65)
Interest and dividend from investments	8,174	18.09
Other income	1,724	3,82
Total gross operating income	**45,177**	**100.00**
Operating expenses:		
Employee compensation	5,777	12.79
Employee benefits	1,221	2.70
Travel and conference	196	0.43
Association dues	317	0.70
Office occupancy	790	1.75
Office operations	2,769	6.13
Education and promotional	252	0.56
Loan servicing and legal	293	0.65
Professional and outside services	584	1.29
Provision for loan losses	1,269	281
Members insurance	1,375	3.04
Operating fees	124	0.28
Cash over and short	11	0.02
Interest on borrowed money	296	0.66
Annual meeting	88	0.19
Miscellaneous operating	332	0.74
Total operating expenses	**15,694**	**34.74**
Net income from operations	**29,483**	**65.26**
Non-operating gains (losses):		
Other non-operating gains (losses)	5	.01
Net income before dividends on deposits and transfers to reserves	**29,488**	**65.27**
Dividends to members	25,511	56.47
Net income after dividends	**3,977**	**8.80**
Other additions:		
Other gains to undivided profits	345	0.76
Other deductions:		
Transfer to statutory reserves (net)	1,545	3,42
Transfer to other reserves (net)	696	1.54
Other losses to undivided profits	50	0.11
Other deductions (net)	**1,946**	**4.31**
Net change in undivided earnings	**$2,031**	**4.49%**
Undivided Earnings December 31, 1984	**$5,513****	
Undivided Earnings December 31, 1985	**$7,544**	

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Based on total gross operating income.

**Adjusted to exclude 8 merged credit unions and a credit union converted to federal charter.

Table No. 30

NEW, LIQUIDATED AND MERGED CREDIT UNIONS AND NAME CHANGES

New credit unions licensed during the 1985 calendar year . . . None

Credit unions liquidated during the 1985 calendar year . . . None

Credit unions merged during the 1985 calendar year . . . 8

Name	Date Filed
Canberra Employees Credit Union, Inc. with and into New Britain General Hospital Employees Credit Union, Inc.	January 2, 1985
Hale Manufacturing Co. Employees Credit Union, Inc. with and into Acme Employees Credit Union, Inc.	January 2, 1985
Whitney Blake Employees Credit Union, Inc. with and into First Connecticut Credit Union, Inc.	January 31, 1985
Dairy Products Employees Credit Union, Inc. with and into Dairy Workers Federal Credit Union	April 11, 1985
Dunham-Bush Employees Credit Union, Inc. with and into Wallace Barnes Employees Credit Union, Inc.	April 11, 1985
Jenkins Bros. Employees Credit Union, Inc. with and into McKesson & Robins Federal Credit Union	September 12, 1985
Thermos Credit Union, Inc. with and into Community Service Credit Union, Inc.	September 30, 1985
Cushman Chuck Employees Credit Union, Inc. with and into Wallace Barnes Employees Credit Union, Inc.	October 9, 1985

Credit unions converted to federal charter . . . 1

Name	Date of conversion
Northwest Employees Credit Union, Inc.	September 16, 1985

Credit unions with name change during 1985 . . . 2

Name	Date Filed
Berger Townsend West Employees Credit Union, Inc. changed name to Orange Credit Union, Inc.	May 14, 1985
New Haven Water Co. Employees Credit Union, Inc. changed name to Regional Water Authority Employees Credit Union, Inc.	February 22, 1985

Table No. 31
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP — DEC. 31, 1985
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Members		Assets		Loans Outstanding, Gross		Shares	
		Number	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution
Total	123	199,707	100.00%	$419,284	100.00%	$285,687	100.00%	$385,813	100.00%
Employee Associations — Total	98	148,648	74.43	334,706	79.83	222,359	77.83	307,783	79.78
Government—Local, State, Federal	10	55,297	27.69	128,308	30.60	86,228	30.18	118,316	30.67
Education	2	3,377	1.69	11,511	2.75	8,604	3.01	10,960	2.84
Hospital	10	24,649	12.34	39,503	9.42	27,056	9.47	37,365	9.68
Manufacturing	69	45,642	22.85	80,164	19.12	51,243	17.94	70,525	18.28
Newspaper	2	2,650	1.33	5,952	1.42	2,662	0.93	5,241	1.36
Public Utility	5	17,033	8.53	69,268	16.52	46,566	16.30	65,376	16.95
Other Associations — Total	24	37,096	18.58	72,876	17.38	54,739	19.16	67,218	17.42
Community	3	30,451	15.25	60,934	14.53	45,714	16.00	57,955	15.02
Mutual Benefit Associations	19	6,434	3.22	11,852	2.82	8,984	3.15	9,184	2.38
Religious	1	121	0.06	35	0.01	4	....	31	0.01
Union	1	90	0.05	55	0.02	37	0.01	48	0.01
First Connecticut Credit Union, Inc.	1	13,963	6.99	11,702	2.79	8,589	3.01	10,812	2.80

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 32
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE — DEC. 31, 1985
(Dollar amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Gross	Shares
Less than $50,000	3	$107	0.02%	$41	$82
50,000 -- 99,999	7	552	0.13%	336	437
100,000 — 249,999	24	4,192	1.00%	2,551	3,469
250,000 — 499,999	17	7,080	1.69%	4,886	6,074
500,000 — 999,999	22	15,669	3.74%	10,811	13,556
1,000,000 — 1,999,999	18	23,244	5.54%	17,383	20,097
2,000,000 — 4,999,999	17	50,498	12.04%	31,507	44,796
5,000,000 — 9,999,999	6	42,796	10.21%	28,980	39,261
10,000,000 — 19,999,999	6	69,793	16.65%	45,382	64,507
20,000,000 — 49,999,999	....	....	....	....	....
$50,000,000 and above	3	205,353	48.98%	143,810	193,534
Total	**123**	**$419,284**	**100.00%**	**$285,687**	**$385,813**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 33

AMOUNT DUE SHAREHOLDERS CLASSIFIED BY SIZE OF ACCOUNT AND SIZE OF CREDIT UNION — DEC. 31, 1985

(Amounts in thousands of dollars)

	Size of Accounts Due Shareholders						
ASSET SIZE	Total	$2,000 - or less	$2,001 - $5,000	$5,001 - $10,000	$10,001 - $20,000	$20,001 - $40,000	$40,001 - or more
Total	**$385,813**	**$136,832**	**$84,324**	**$62,936**	**$50,925**	**$30,031**	**$20,765**
Less than $50,000	82	57	11	14	....	....	....
50,000 — 99,999	437	262	105	70	....	....	....
100,000 — 249,999	3,469	1,745	1,016	393	292	23	....
250,000 — 499,999	6,074	2,487	1,899	1,008	532	64	84
500,000 — 999,999	13,556	4,098	4,146	2,606	1,751	474	481
1,000,000 — 1,999,999	20,097	7,471	4,697	4,361	2,058	989	521
2,000,000 — 4,999,999	44,796	10,330	12,065	10,320	6,851	3,801	1,429
5,000,000 — 9,999,999	39,261	7,241	9,728	9,812	6,807	3,476	2,197
10,000,000 — 19,999,999	64,507	14,871	13,611	12,527	11,767	7,358	4,373
20,000,000 — 49,999,999	....	....	....	....	....	....	....
$50,000,000 and above	193,534	88,270	37,046	21,825	20,867	13,846	11,680

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 35
REGISTRATIONS:
BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1985	1984	1985	1984
Broker-Dealers	1,237	1,154	7.2%	26.0%
Agents	33,790	28,964	16.7	28.2
Investment Advisers	341	310	10.0	17.9
Investment Adviser Agents	1,798	1,547	16.2	41.3
Agents of Issuer	194	169	14.8	11.9

	Broker-Dealers	Agents	Investment Advisers	Investment Adviser Agents
Applications:				
Received	384	14,758	56	365
Withdrawn by Request	24	14	5	0
Withdrawn Voluntary	59	247	8	4
Special Review (Agents)		316		
Registrations Approved	301	12,497	43	361

Table No. 36
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

	Number		Percent	
Type of Business	1985	1984	1985	1984
General Brokerage	690	658	4.7%	20.5%
Investment Trust	15	14	7.1	(30.0)
Other Specialists	532	482	10.4	37.7
TOTALS	1,237	1,547	7.2%	26.0%

Table No. 37
MAIN OFFICE
BROKER-DEALER AND INVESTMENT ADVISER REGISTRANTS

	Broker-Dealers	Investment Advisers
Alabama	1	0
Alaska	0	0
Arizona	10	0
Arkansas	2	0
California	70	12
Colorado	39	4
Connecticut	131	138
Delaware	1	1
District of Columbia	14	0
Florida	38	5
Georgia	19	3
Hawaii	1	0
Idaho	0	0
Illinois	36	3
Indiana	3	1
Iowa	3	1
Kansas	2	0
Kentucky	2	0
Louisiana	7	0
Maine	2	0
Maryland	13	2
Massachusetts	80	31
Michigan	8	1
Minnesota	25	2
Missouri	17	2
Mississippi	1	0
Montana	1	0
Nebraska	3	0
Nevada	1	0
New Hampshire	3	1
New Jersey	68	9
New Mexico	0	0
New York	460	110
North Carolina	4	0
North Dakota	0	0
Ohio	15	0
Oklahoma	11	0
Oregon	1	0
Pennsylvania	39	9
Rhode Island	6	0
South Carolina	4	0
Tennessee	13	1
Texas	38	2
Utah	6	1
Vermont	3	0
Virginia	10	2
Washington	12	0
West Virginia	1	0
Wisconsin	12	0
Wyoming	0	0
Bermuda	0	0
British West Indies	1	0
Totals	**1,237**	**341**

Table No. 34 — ABSTRACT OF REPORTS FROM 1956-1985 (Dollar amounts in thousands of dollars)

Year	Number of Credit Unions	ASSETS						LIABILITIES					
		Number of members	Loans net	Cash on hand and in banks	Other investments	U.S. Gov. obligations	Other assets	Due shareholders	Notes payable to banks or others	Other liabilities	Reserve for losses	Undivided earnings and other reserves	Total assets or liabilities
1956	150	38,751	8,686	2,670	756	227	63	11,282	140	156	284	540	**12,402**
1957	159	44,655	10,390	2,330	1,991	381	82	13,749	158	201	367	699	**15,174**
1958	162	47,638	11,857	1,829	3,082	190	84	15,417	100	302	466	757	**17,042**
1959	163	53,974	15,052	2,072	3,418	374	102	18,894	179	422	587	936	**21,018**
1960	166	58,941	17,375	2,775	4,262	253	140	22,133	296	492	745	1,139	**24,805**
1961	167	64,531	20,279	2,140	5,247	171	143	24,847	309	650	904	1,270	**27,980**
1962	169	69,695	23,993	2,447	5,992	105	232	28,816	523	379	1,136	1,915	**32,769**
1963	175	74,231	26,784	3,478	7,481	86	238	33,629	443	338	1,406	2,251	**38,067**
1964	175	82,145	30,580	3,282	9,728	69	190	38,971	463	45	1,705	2,665	**43,849**
1965	180	88,269	34,595	3,386	11,881	59	198	44,488	447	- 59	2,067	3,058	**50,119**
1966	182	94,052	39,427	4,048	12,774	706	248	50,739	574	288	2,465	3,137	**57,203**
1967	189	103,204	45,551	3,894	14,316	1,131	353	57,782	590	324	2,885	3,664	**65,245**
1968	194	113,642	54,128	3,628	14,779	2,690	387	66,747	807	596	3,367	4,095	**75,612**
1969	190	122,073	64,176	4,783	9,571	6,484	436	75,649	1,505	71	3,911	4,314	**85,450**
1970	182	130,919	75,132	5,319	7,565	8,397	439	84,302	2,274	713	4,687	4,876	**96,852**
1971	179	138,873	86,424	5,982	10,471	9,206	560	97,986	2,908	857	5,207	5,685	**112,643**
1972	171	149,546	97,449	5,129	17,504	8,307	1,083	113,714	2,713	2,200	6,036	4,809	**129,472**
1973	173	159,090	114,022	4,312	15,498	9,317	1,955	125,423	5,220	2,493	6,589	5,379	**145,104**
1974	176	170,752	125,355	5,148	12,814	11,404	2,141	134,530	7,577	1,630	7,214	5,911	**156,862**
1975	170	177,597	133,755	5,020	10,952	17,370	2,520	149,451	5,043	4,290	7,144	3,689	**169,617**
1976	173	187,377	153,211	4,890	20,079	12,422	2,620	166,181	6,643	10,409	6,102	3,887	**193,222**
1977	173	183,4[illegible]1	176,481	6,509	26,040	11,191	3,802	189,746	6,251	17,018	6,861	4,147	**224,023**
1978	172	191,[illegible]17	199,651	4,392	45,956	12,162	6,558	198,737	27,073	30,550	7,517	4,842	**268,719**
1979	172	197,698	203,235	4,881	17,741	10,686	4,509	193,507	22,250	5,951	7,692	5,652	**241,052**
1980	162	197,950	184,119	4,511	39,917	6,040	5,932	214,756	6,646	4,619	7,749	6,749	**240,519**
1981	162	202,325	189,752	6,546	39,101	6,783	7,130	222,317	3,505	7,102	8,592	7,796	**249,312**
1982	153	194,358	180,788	6,401	58,119	10,273	9,231	239,436	2,310	4,496	8,840	9,730	**264,812**
1983	144	191,558	201,394	6,134	80,208	10,379	7,961	280,272	1,341	7,282	8,863	8,318	**306,076**
1984	132	192,644	250,467	6,272	53,217	12,751	7,632	302,357	1,363	7,395	9,364	9,860	**330,339**
1985	123	199,707	283,408	9,937	101,123	15,918	8,898	385,813	1,929	7,986	11,041	12,515	**419,284**

The above figures do not include Constitution State Corporate Credit Union, inc.

Table No. 38
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENT REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5.159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	188	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5
1982	745	13.2	18,707	21.4	214	6.5	775	20.3	241	19.9
1983	916	22.9	22,587	20.7	263	22.9	1,095	41.2	151	(37.3)
1984	1,154	24.9	28,964	28.0	310	17.9	1,547	41.5	169	11.9
1985	1,237	7.2	33,790	16.7	341	10.0	1,798	16.2	194	14.8

Table No. 39
ROUTINE EXAMINATIONS BROKER-DEALERS AND INVESTMENT ADVISERS

	1985	1984
Broker-Dealers	20	14
Investment Advisers	12	30

Table No. 40
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1985	1984	1985	1984
Securities				
Open End Management Investment Companies	292	316	231	221
Renewals	1,083	1,454	903	840
Unit Investment Trusts	1,052	1,247	991	730
Renewals	14	13	15	13
Post-Sale Registrations	4	29	1	29
All Others	1,315	1,281	1,231	1,022
Total Securities Registrations	3,760	4,340	3,372	2,855
Tender Offer Registrations	0	1	0	1
Business Opportunity Registrations	53	51	40	37
Business Opportunity Renewals	28	19	26	15
Exempted Filings	3,042	4,885	3,166	4,598
Inquiries Received	492	460		

Table No. 41
ENFORCEMENT ACTIVITIES SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1985	1984	1985	1984
Investigations Opened	144	183	18	16
Investigations Closed	165	160	18	8
Complaints Processed	314	260	5	0
Cease and Desist Orders Issued	10	11	5	1
Show Cause Orders Issued	5	11	1	0
Revocations Orders Issued — Broker-Dealer	9	0	0	0
Denial Orders Issued — Broker-Dealer	1	0	N/A	N/A
Subpoenas Issued	44	28	10	0
Referrals for Criminal Action	5	3	0	1
Referrals for Civil Action	1	0	0	0
Other Referrals, (NASD, SEC, etc.)	1	0	N/A	N/A
Consent Orders	2	0	N/A	N/A
Cancellation of Orders	3	0	N/A	N/A